



spotlight

October 2013 Vol. 46 No. 10

MEDITERRANEAN CRUISE CONTEST



Roger Smith
Chief Executive Officer
AIL & NILICO

Up Your Game

How committed are you to winning?... To being successful?... There's that moment every morning when you look in the mirror: Are you committed, or are you not? — LeBron James

In the game we call *Opportunity Unlimited*, we all have the potential to be a winner. But you can't win if you don't play the game. And by "play the game," I don't mean just phoning in minimum standards performance; I mean truly being engaged, excited, committed and invested in the outcome.

At AIL/NILICO, we are constantly looking for ways to help you stay engaged. It's no secret that it's the reason we have so many contests and opportunities to bonus. When you are engaged and excited about your opportunities, you are committed and invested in the results. You win, and the Company wins.

This should be an exciting time of year for you whether you are a member of our PR team, an individual producer, or any level of management. At no other time have there been so many ways to put more money in your pockets (or qualify for an exclusive trip) as there are right now. And I'm just talking about the opportunities available in addition to the World's Greatest Bonus, including two new ones: the 6-Month Mediterranean Cruise contest and the Holiday Personal Recruiting Bonus. If you aren't excited about these 2 new opportunities, take your pulse!

If you have never had a chance to visit the Mediterranean, let me tell you this: its reputation as a luxurious playground is well deserved. Even if you aren't a history buff, you will find yourself drawn to Old World culture. And you'll be traveling there in a style to which you'll want to become accustomed. This is not your normal ho-hum cruise aboard a run-of-the-mill cruise ship. Read about this extraordinary trip on pages 22-23 and be sure to check out the cruise line's web site.

The Holiday Personal Recruiting Bonus is an easy way to slip up to an extra \$500 in your pockets per personal recruit when you share *Opportunity Unlimited*.

If we've learned one thing, it's that many of our best people are those brought in and mentored by a friend or a thoughtful acquaintance. Ask two-time SGA of the Year, Simon Arias, how he was recruited! See page 20 for information about eligibility and qualifications for the Holiday Personal Recruiting Bonus.

“When you are engaged and excited about your opportunities, you are committed and invested in the results. You win, and the Company wins.”

So, with these chances for extra holiday money and a once-in-a-lifetime Mediterranean cruise, there is no better time to up your game. In our biz, that means running more leads, making more appointments, giving more presentations and sharing *Opportunity Unlimited* every chance you get. Plus, the momentum it generates will help your game plan for 2014.

As Zig Ziglar once said, *“You were born to win, but to be a winner, you must plan to win, prepare to win, and expect to win.”*

So I challenge you to raise your own expectations, plan and expect to win, and grab as big a piece of *Opportunity Unlimited* as you dare!



spotlight

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sga career track New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

total bonuses paid out

This month AIL and NILICO paid a total of \$2,226,537 in bonuses. For more information on the monthly bonuses, turn to Page 34-41.

Total: \$2,226,537

required retention rate

Effective Jan. 1, 2013, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for *Spotlight* recognition only.

Retention:	69.0%
Net to Gross:	78%

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Friday 11/22** before 2:00 P.M. CST. Paper apps for areas excluded from the 7 day hold and PR credits must be at HO by **Monday 11/25** to count for **November** production.

notes of importance

To encourage each self-employed PR Rep to save for their retirement, AIL/NILICO offers each of you an opportunity to receive matching bonus contribution funds into a qualified retirement account as a self-employed PR Rep based on your years of service. The rules are slightly different for U.S. and Canadian contributions. It is important to review the appropriate regulations for specific details regarding contribution funds in the COPE 15, OPEIU 277 and CEP 247 union agreements. For more information, contact **Carrie Eckles at cekles@aillife.com**.

correction

Albert Serur should have shown with an August Leadership bonus of \$12,722 and should have been reported as #2 rather than #3.



2. Albert Serur
\$12,722
Simon Arias

*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2014 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2014 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Hilton San Francisco Union Square hotel located in San Francisco, California! The convention will be held May 29 - June 1, 2014.*

Q3 contributions



pg. 13

closer to the heart



pg. 14

recruiting contest results



pg. 17

holiday bonus



pg. 20

mediterranean cruise contest



pg. 22



LOOK FOR ME!



★ AGENT TENURE BONUS ★



NO AGENT LEFT BEHIND

SEPTEMBER BONUS PAYOUT: **\$178,750** SEPTEMBER BONUS QUALIFIERS: **265**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Soraya Ahmed	\$1,000	Benjamin Jerome	\$1,000	Rodney Sunderland	\$1,000	Debra Dextrateur	\$750
Pascal Amar	1,000	Michael Joseph	1,000	Patrick Szydlik	1,000	Jeffrey Dodson	750
Karen Anderson	1,000	Fran Kolos	1,000	Takela Thomas	1,000	Mark Dombrowski	750
Christine Araujo	1,000	Thomas Kotis	1,000	Maria Thrasher	1,000	Amber Dregalla	750
Coral Ashe	1,000	Edmond Lee	1,000	Patricia Torres De Riddell	1,000	Sarah Dulany-Gring	750
Bernard Ballou	1,000	Angel Martinez	1,000	Deano Tracey	1,000	Steven Fessler	750
Alma Barriga-Gonzalez	1,000	Tara Martinez	1,000	Rachael Trader	1,000	Shannon Finnegan	750
Matthew Bell	1,000	Svitlana Matkivska	1,000	Philip Voelker	1,000	Susan Francis	750
Litia Bentley	1,000	Donald McCrary	1,000	Matthew Wallace	1,000	David Gonzales	750
Nicholas Bray	1,000	Alex Meza	1,000	Wayne Watson	1,000	Lawrence Griest	750
Benjamin Brooks	1,000	Kwanza Mitchell-Bailey	1,000	Todd Zoeteman	1,000	Daniel Gutierrez	750
Samuel Buckwalter	1,000	Pedram Mousavi	1,000	Alix Albright	750	Andrea Guyton	750
Kevin Cromwell	1,000	Hirenkumar Patel	1,000	Isbel Alfaro-Robainas	750	Everly Harris	750
Mark Davies	1,000	Adam Pottebaum	1,000	Thomas Amaro	750	Patti Heller	750
Theresa Dean	1,000	Rati Ropiha	1,000	Sandro Basic	750	Enes Herovic	750
Tyler Dean	1,000	Taylor Ryan	1,000	Beau Bequette	750	Richard Jones	750
Nathan Doyle	1,000	Jason Ryen	1,000	Nicholas Birdsall	750	Katarzyna Jozwiak	750
Olive Faalavaau	1,000	Sandra Sandoval	1,000	Elias Boles	750	Joseph Kesich	750
Leah Fusco	1,000	Dustina Schouwaerts	1,000	Austin Bolz	750	Blaz Korosec	750
Jared Geringer	1,000	Lionel Schwenke	1,000	Aaron Broesky	750	William Kramer	750
Susan Haas	1,000	Andrzej Sertler	1,000	James Brumgard	750	Lorraine Law	750
Michael Henry	1,000	Ronald Skinner	1,000	Joshua Campisi	750	Daniel Li	750
Teresa Hewett	1,000	James Smith	1,000	Catherine Cuffie	750	Vaiputasi Liaiga	750
Mele Holani	1,000	Melinda Stewart	1,000	Angela DeVivo	750	Cassidy Lunn	750

► Eligibility must occur in the 3rd, 4th or 5th month of tenure. Tenure month is determined by agent's contract date (first application date) with the Company. Hire/code month is Month One and based on agent's first application date in the system. Hire month counts as a full month of tenure regardless of whether agent codes on the first day of the month or last day of the month.

► Eligibility begins with agents coded in April of 2013. Bonus paid monthly after achievement.

► Agent must have minimum of 86% Net-to-Gross in month 3 and 82% Net-to-Gross in months 4 and 5.

*Qualifications and guidelines are on the ARC.

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
John Marshall	\$750	Shela Charlot	\$500	Nicole Lewallen	\$500	Michael Stuver	\$500
Henry McCormick	750	Evan Church	500	Janalee Lucas	500	Esther Sua	500
Amber McGlynn	750	Brandon Clark	500	Tecca Lutchman	500	Robert Szymanski	500
Kristina McLain	750	Jasmine Clemons	500	Kathy Major	500	Latrevia Terrell	500
Rob Mercer	750	Joshua Coates	500	Kelly Matthews	500	Ruben Terrero	500
Brandon Mogel	750	Kevin Colopy	500	David McMullen	500	Esther Tia	500
Nicole Nalven	750	America Cruz de la Cruz	500	Jackie Merceron	500	Brian Todd	500
Kristopher Nguyen	750	Jesus Cruz-Navarro	500	Helen Mikes	500	Nicole Troup	500
Nitin Patel	750	Karen Davis	500	Brian Monroe	500	Mina Tupu	500
Pearl Perchinske	750	Adambarage Dealwis	500	Sebastian Montenegro	500	Ronnette Turner	500
Janelle Price	750	Levi Duncan	500	Marielys Montero-Gonzalez	500	Tyler Turner	500
David Robinson	750	Barbara Dunovits	500	Nathan Montgomery	500	Estefany Urena	500
Jessica Rosenkranz	750	Molly Elliott	500	Alfredo Nevarez	500	Brett Vaneffen	500
Jane Russell	750	Jennessa Faulkner	500	Duc Nguyen	500	Julian Vargas	500
Melanie Schnipke	750	Daniel Ferro	500	Raymond Nichols	500	Aaron Wagner	500
Evelyne Sindle	750	Rana Garrett	500	Oleg Novitchii	500	Antwan White	500
Kaitlyn Smith	750	Darryl Garth	500	Denise Nysten	500	Evan Worrell	500
Oren Stephens	750	James Golden	500	Juri Ogita	500	Tyler Worstell	500
Tina Stringer	750	Alyssa Golka	500	Roberto Olivares-Roby	500	Craig Yarbrough	500
Daniel Tafoya	750	Francisco Gonzales	500	Kenneth Orlando-Seidel	500		
Danniela Taylor	750	Aaron Gray	500	Trevor Park	500		
Michael Tribbitt	750	Marie Guzman	500	Leonard Paschke	500		
Henare Tuwhangai	750	Tyler Hand	500	Lucy Pene	500		
Stephanie Weaver	750	Kristina Hardin	500	David Phillips	500		
David Williams	750	Jimar Harry	500	Steven Pirrello	500		
Jazmin Wilson	750	Ronald Hatt	500	Erin Polley	500		
David Wix	750	Brittney Hawley	500	Ernest Powell	500		
Derek Wright	750	Troy Hays	500	Berenice Proa-Ruiz	500		
Edward Wynkoop	750	Anneccia Hogg	500	Aaron Quade	500		
Lawrence Yi	750	Elizabeth Hughes	500	Matthew Randazzo	500		
Denielle Ackerman	500	Diane Ishee	500	Joshua Rauser	500		
Marisela Aguiniga-Monrreal	500	Erik Jenkins	500	Maria Roark	500		
Larry Alexander	500	Min Jiang	500	Ruben Robinette	500		
Ramin Alizadehshabani	500	Lenise Johnson	500	Sidney Rodgers	500		
Katelyn Anderson	500	Roger Jones	500	Alesha Rooplall	500		
Jared Arwine	500	Bryan Juskiw	500	Mitzi Roybal	500		
Amy Baird	500	Sunny Kalu	500	Nelson Saladen	500		
Angela Bell	500	Justin Kearney	500	Trina Sanner	500		
Tomika Black	500	Rowena Keren	500	Avalua Sausoo	500		
Clayton Blasa	500	Armen Khanyan	500	Jamie Schulz	500		
Jared Bourgeois	500	Tinaka Knight	500	Brittany Seay	500		
Joshua Bowman	500	Kimberly Kolbe	500	Matthew Shipley	500		
Cheyenne Bronson	500	Kevin Kostenborder	500	Nyree Simmonds	500		
William Busbee	500	Bethlehem Kristos	500	Amy Skalsky	500		
Fabian Callaham	500	Aaron Lagier	500	Andrew Snook	500		
Sandra Campos	500	Edna Lee	500	Marlene Solis	500		
Lachelle Candelaria	500	James Lee	500	Abraham Somavarapha	500		
Francesca Carraro	500	Shunta Leggette	500	Shelly Stambach	500		
Corinne Castle	500	Alexis Leflo	500	Amber Stevens	500		
Lisa Chaga	500	Elizabeth Leming	500	Cyndi Stone	500		

ANNIVERSARIES

33 Years of Service
Eric Giglione, SGA
31 Years of Service
Rick Altig, SGA
26 Years of Service
Angeles Ordas, AGT
22 Years of Service
David Hausman, SGA
Jinzhou Zhao, AGT
20 Years of Service
Douglas Bauknecht, AGT
17 Years of Service
Joey Kennedy, AGT
15 Years of Service
Carl Boldon, MGA
Anthony Christman, AGT
Pamela Drury, AGT
Benjamin Mancillas, AGT

14 Years of Service
David Zophin, SGA
13 Years of Service
Eric Neal, SGA
12 Years of Service
Kevin Appasamy, RGA
11 Years of Service
Frederick Hadayia, SGA
Karl White, MGA
10 Years of Service
Preston Foster, AGT
Matthew Hogan, SGA
Jack Keiderling, MGA
Matthew Melhorn, AGT
Corey Neff, MGA
9 Years of Service
Richard Barbour, RGA
Laura Fisher, SGA
Robert Hamilton, MGA

Eugene Kashkin, AGT
Moswen Taylor, RGA
8 Years of Service
Andrea Barenholtz, AGT
Jay Bentley, PR
Lamine Diakhate, AGT
Steven Stensrud, GA
Craig Strompf, MGA
7 Years of Service
Patrick Bendure, RGA
10 Years of Service
Andrew Haskins, AGT
John Keliher, PR
Gordon Mooc, AGT
Orett Nelson, AGT
Jeffery Thiel, SGA
6 Years of Service
Viki Farr, PR
Maria Greene, SGA
Stephen Jubrey, SGA

Jun Ma, AGT
Ryan McIntosh, AGT
Timothy Watson, MGA
Stuart Xu, RGA
5 Years of Service
Dorian Brown, SGA
Matthew Girard, MGA
James Hill, RGA
Stephanie Kies, AGT
Joshua Lenix, AGT
Tien Nguyen, GA
Stephanie Novel, AGT
Brian Ryan, PR
4 Years of Service
Maurice Baritz, GA
Djenabou Diallo, AGT
Julia DiBartolomeo, PR
Lalitha Janardhanan, MGA
Ariana Jones, GA

Mark Kukielski, RGA
Vakhtang Nazaryan, AGT
Syed Quadri, RGA
Olga Tsymbal, AGT
3 Years of Service
Darrell Asbell, MGA
Matthew Conrad, MGA
Scott Dillingham, AGT
Patrick Donovan, MGA
Miranda Mortensen, AGT
Maria Ramirez, GA
Natalie Wagner, AGT
Brian Wallace, AGT
Bianca Williams, SA
2 Years of Service
Melvin Arritt, MGA
Thomas Ashton, SA
Andre Bent, MGA
James Bliefnick, AGT

Michelle Crowe, MGA
Charles Diulus, AGT
Donald Dowbor, MGA
Yussuf Elzein, SA
Bryan Froneberger, GA
Edona Hughes, MGA
Unique Hunnicutt, MGA
Kingsley Keehtazinya, SA
Thomas Kijanowski, MGA
Leya Kirchstein, GA
Manon Lamontagne, AGT
Jay Lapidus, AGT
Kyle Lewicki, MGA
Manuel Marte, SA
Ismail Mori, AGT
Ronald Newlin, MGA
Lisa O'Donnell, AGT
Glaister Parke, AGT
Polina Philbin, SA

Harrynarine Ramoutar, GA
Marian Sertler, MGA
Albert Serur, MGA
Danessa Seward, GA
Gian Trinidad, SA
Anthony Wright, GA
1 Year of Service
Daniel Acosta, AGT
Amber Akins, AGT
Clara Alas, SA
Linda Anderson, AGT
Mackenzie Ball, SA
Daniel Bean, SA
Juanita Burton, AGT
Ari Bykofsky, GA
Corey Cox, SA
Glenda Crump, AGT
Matthew D'Agostino, AGT
Jacob DeBoer, GA

James DePetro, SA
Francklin Deriveau, AGT
Annemarie Diola, SA
Brianna DiPietro, GA
Patrick Dreelan, GA
Ansumana Dualu, GA
Gerald Enkin, AGT
Rivka Erlich, GA
Akanesi Fatai, AGT
Kalepi Fatai, AGT
Jamie Faulkner, SA
Sean Feizkhal, SA
Gary Gottlieb, GA
Stephen Gross, GA
Andrew Hamilton, SA
Jonathan Hanaway, GA
Jamey Haugen, GA
Michelle Jackson, AGT
Cassandra Jones, GA

Sashi Karan, SA
Moli Kaufusi, SA
Darnelle Keala, AGT
CChristian LaBoy, SA
Bryan Lewars, AGT
Jillian Libenson, SA
Jintana Maleehual, SA
Thomas McCormick, SA
Anne Melville, SA
Gloria Mendez, GA
Paulo Miranda, SA
Patrick Murray, AGT
Stacie Powell, SA
James Reddick, SA
Harvey Ridley, AGT
Courtney Roseburrow, AGT
Robert Rowell, MGA
William Russell, SA
Zachary Sandoval, SA

Kara Schissler, AGT
Filo Siuleo, SA
Alex Smith, GA
Maria Soliz, GA
Charles Stellabotte, SA
Leighanne Tompko, SA
Matthew Traywick, AGT
Orrin Tyson, SA
Ifeanyi Ufondu, GA
Sandra Underwood, GA
Leo Upshaw, AGT
Sofia Valji, AGT
Christian West, SA
Haven Wilson, AGT
Gjergji Zemblaku, AGT

PROMOTIONS

Regional General Agent
Richard Barbour
Joshua Bloomquist
Derek Cotton
Christopher Hintz
Phillip Jenkins
Kyle Johnson
Lleison Martinez
Thomas Soloweyko
Stuart Xu
Master General Agent
Devin Adams
Brian Allt
Monica Brown
Britton Costa
Steve James
Dean Jensen
Casey Kunash
Kyle Lewicki

John Nieves
Spencer Rowland
Tim Schroeder
Estefany Urena
Sara Vaz
Timothy Watson
John Young
60% General Agent
Joseph Abram
Dane Griffard
Alta Herpel
Alexis Manriquez
Ellis Mayberry
Kelsey Mitchell
Alleyson Murray
Gerald Norton
Clinton Spaeth
Jason Theriot
Sandra Underwood

Justin Wallace
57.5% General Agent
Maria Aristy
Bernard Bailou
Sharon Barnes
Timothy Bugge
Ari Bykofsky
Drew Clanin
Komo Davis
Jacob DeBoer
Jonathan DeMello
Bilal Farsakh
Danny Favreau
James Gallo
Jiovanny Gonzalez
Jonathan Hanaway
Howard Heron
Alexander Holmes
Joy Horcajo

James King
Lamar Livingston
Lisa Martin
Igor Melcharek
Gloria Mendez
Charles Portnoy
Preston Schmidli
Michael Schmidt
Heather Southern
Daniel Vilas
55% Supervising Agent
Rosa Amaya
Christopher Bahr
Katherine Barnes
Rachelle Britzman
Alison Cliburn
Sheena Collins
Megan Delaney
Amber Dregalla

Angela Felix
Darryl Garth
David Gurley
Felicity Hammill
Antoinio Hernandez
James Hortman
Tara Jacobsen
Albert Jenkins
Lenise Johnson
Anthony Jones
John Lancaster
Daniel Landie
Don Luper
Destiny Meyer
Patrick Moffett
Lorraine Mundangeptupfu
Sean Newbould
Derrrell Pitcock
Ernest Powell

Elizabeth Pride
Brandt Reppond
Maria Roark
Sidney Rodgers
Mitzi Roybal
Veronica Sanchez
James Smith
Tina Stringer
Patrick Szydluk
Herman Williams
David Wix
52.5% Supervising Agent
Danielle Ackerman
Jared Arwine
Alma Barriga-Gonzalez
Elias Boles
Austin Bolz
Joshua Bowman
Jonathan Boyd

Sophia Brown
Elyse Bryan
Diamond Burton
Gage Caszatt
Ashley Catanzaro
Brandon Clark
Kevin Cromwell
Briony Dalton
Mark Davies
Mark Dombrowski
Nathan Doyle
Angela Gambrell
Bernadette Goins
Lonny Goodman
Eric Hamblin
Kristina Hardin
Tammie Hartman
Solomone Havea
Aaron Hayes

Jordan Hernandez
Stacy Hollingsworth
Bryan Hurley
Nic Iagulli
Tunissia Jarrells
Corey Jefferson
Todd Jefferson
Benjamin Jerome
Min Jiang
Joseph Kleeb
Bethlehem Kristos
Angelique Lavaly
Leonel Lazzcano
John Lewis
Thomas Longino
Juan Lopez
Vanessa Mabry-Jordan
Fausto Martinez
Amber McGlynn

Stuart McKenzie
Helen Mikes
Meghan Modrak
Brandon Mogel
Krystal Mohamed
Sebastian Montenegro
William Munro
Alfredo Nevarez
Adeyemi Odufuye
Jonnie Pakovich
Zakary Paladino
Alexandria Pike
Erin Polley
Joshua Rauser
David Robinson
Sarah Russell
George Sadjoeri
Ray Salmon
John Salvaggi

Enrique Sandoval
Melanie Schnipke
John Shingle
Abraham Somavarapha
Oren Stephens
Jacqueline Stewart
Takela Thomas
Sylvia Vidal-Reyes
Mykel Williams
Marshall Willis
Matthew Woods
Jennifer Zartman
Cody Zeigler

★ ★ ★ ★ ★
ATTENTION
MGAs
 ★ ★ ★ ★ ★

Direction



Domenico Bertini

Vice President of
 Field Operations

MGA AGENT RETENTION — BONUS PROGRAM —



Jordan Chalom
 \$3,500
 Josh Chalom



Ofa Tupouniua
 \$2,500
 Steve Friedlander



Zachary Hart
 \$2,500
 Surace-Smith



Cynthia Schneiderman
 \$2,250
 Sabrina Lloyd

September Bonus Payout: **\$89,250**

September Bonus Qualifiers: **102**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Jordan Chalom	\$3,500	Marisa Willgruber	\$1,250	Gabriel Feldmann	\$1,000	Drew Frazier	\$500
Ofa Tupouniua	2,500	Kyle Johnson	1,250	Stephen Hill	900	Robert Shafer	500
Zachary Hart	2,500	Stuart Xu	1,250	Melinda-Rae Lyse	900	Kevin Appasamy	500
Cynthia Schneiderman	2,250	Matthew Turnquist	1,250	Patrick Rieger	900	John Collins	500
James Keefer	2,000	Randy Teyssier	1,000	Melne Lewis	900	Nicholas Lorence	500
Matt Pflueger	2,000	Mark Corkrean	1,000	Ho Tran	875	Souleymane Bah	500
David Hefflin	2,000	Emil Mohareb	1,000	Ronald Esmon	875	Alexandra Graham	500
Tara Weisz	2,000	Frank Colletti	1,000	Syed Quadri	750	Cara DeFiore	500
Marian Serfler	2,000	Joshua Bloomquist	1,000	Jennifer Holliday	750	John Ophals	500
Mark Hileman	2,000	Tere Diamond	1,000	Bobby Gujral	750	Amie McCracken	500
Ryan Wilson	1,750	Anita Ferris	1,000	John Sparby	750	Robert Kanaan	500
Todd Harding	1,750	Thomas King	1,000	Jake Yagjian	750	Dustin Dunlap	500
Matthew Parks	1,750	Jack Keiderling	1,000	Daniel Hartwig	750	Darron Hacker	500
Brian Welsh	1,500	Samuel Cohen	1,000	Michael Vasu	750	Carl Carlberg	500
Lucky Faaitiiti	1,500	Randall Cook	1,000	Matthew Diulus	675	Sharif Grays	500
Raymond Risucci	1,500	Corey Neff	1,000	Krista Thieme	600	Craig Strompf	500
Andrew McQuade	1,500	Sebastian Kazek	1,000	Daniel Bauer	500	Mario Chavez	500
Harold Durana	1,500	Daniel Umbertone	1,000	Thomas Vena	500	Matt Flores	500
Michael Clemente	1,250	Stephen Jeung	1,000	Sara Welch	500		
Michael Gerstein	1,250	Scott Kim	1,000	Ryan Bisanz	500		

HERE'S HOW IT WORKS:

The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write \$4,000 Net ALP monthly in months 4-6 of their tenure. Here's how it works: If an Agent in MGA hierarchy writes a minimum of \$4,000 Net ALP in the 4th month of tenure, the MGA gets \$250 bonus; in the 5th month, the MGA gets \$500 bonus; in the 6th month, the MGA gets \$1,000 bonus.

I LOVE COMPETING

In sports, athletes spend the majority of their time training and a lot less time competing. In my previous article, I wrote about "Victory Loves Preparation." In this article I want to tell you what it takes to compete and win. You have to train to compete, and you have to compete to win. Pierre De Coubertin said about the Olympics that "the important thing is to participate and not to win." Truly, having been a National Team athlete myself, you can't participate if you don't make the cut.

And so it is in business. First, you have to make the cut, meaning that you need to have the results to even reach the competing level in order to win. In our business, what makes you competitive are the three ingredients of success: Knowledge, Skill and Motivation. You have to be knowledgeable about your products and markets, you have to have the skill to apply that knowledge and sell customers, and ultimately, you have to be motivated to get out of bed in the morning and go to work.

The balance among these three ingredients has to be perfect, or you'll get a bad dish. Here's what I mean:

1. You could have all the knowledge in the world, but without the skill of applying that knowledge and the enthusiasm to go to work, you have no sale.
2. You could have all the skills in the world, but without the knowledge, you wouldn't know what to sell.
3. You could be the professor of insurance and the master of sales, but if you don't go to work and present, you have no results.
4. You could have all the enthusiasm in the world, but without knowledge and skill, you would be a motivated idiot (nothing personal and don't take any offense).

See? Balancing these three ingredients is really the secret of your success in sales. It's normal that when you are brand new, you always make sales in your first couple of weeks. The reason for that is you are very enthusiastic to be out in front of customers. If it holds true that a sale is a mere transfer of enthusiasm from the presenter to the audience, that is why you are selling.

“Be knowledgeable about your products and markets, apply that knowledge to sell customers and be motivated to work.”

A few weeks down the road, your enthusiasm seems to dwindle. To offset the lack of enthusiasm, you have to become more knowledgeable and skilled at what you do. Then, you will have found the formula to achieve the balance. Every time you close a sale, your enthusiasm will come back.

What it all means:

To compete and win, you have to practice by making as many presentations as possible during the week. If you do this, you'll be a real contender among producers.

CODES

The minimums for recognition are:
SA & GA – at least two codes during the month
MGA – at least three codes during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.

SA

NAME	#	SGA	NAME	#	SGA
Andrew Creamer	5	Simon Arias	Everton Brooks	3	Williams-Zophin
Milica Zivkovic	5	Sabrina Lloyd	Ricardo Alanis	2	Altig-Orlovic
Jacob DeBoer	4	Altig-Orlovic	Daniel Bean	2	Altig-Orlovic
Sherice Jernigan	4	Slav Bitman	Michael Dalton	2	Altig-Orlovic
Lesina Ah Sue	4	Steve Friedlander	Lanita Davis	2	Altig-Orlovic
Mynor Lemus	4	Bob Olson	Daymon Green	2	Altig-Orlovic
Ataka Reed	4	Bob Olson	Elizabeth Watson	2	Altig-Orlovic
Brinda Casanova	3	Altig-Orlovic	Soncyia Williams	2	Altig-Orlovic
Daniel LaFontaine	3	Altig-Orlovic	Alix Albright	2	Simon Arias
Meghan Aubel	3	Simon Arias	Ryan Ballard	2	Simon Arias
James King	3	Simon Arias	Timothy Bugge	2	Simon Arias
Charles Firreno	3	Joseph Diecedue	Craig Yarborough	2	Simon Arias
Travis Petroff	3	Desi Dimitrova	Diamond Burton	2	Samantha Chui
Ari Bykofsky	3	Giglione-Ackerman	Tunissia Jarrells	2	Samantha Chui
Ryan Feehan	3	Giglione-Ackerman	Martin Martinez	2	Eric Cochran
David Palmer	3	Giglione-Ackerman	Destiny Meyer	2	Eric Cochran
Paul Thibodeaux	3	Christine Judge	Jerrard Brown	2	Brandon Cooley
Vernita Shawallen	3	Bob Olson	Tara Martinez	2	Richard Correa
Maria Aristy	3	Cisco Perez	Adrian Johnson	2	Nigel Crowe
Donald Devoise	3	Scott Rehberg	Michael Tribbitt	2	Kevin Davis
Gregory Grady	3	Alex Roland	Jamal Simmons	2	Joseph Diecedue
Brenton Patterson	3	Paul Rumbuc	Jason Theriot	2	Joseph Diecedue
Robert Drake	3	Surace-Smith	Paulo Miranda	2	Laura Fisher

GA

NAME	#	SGA	NAME	#	SGA
Corey Hallam	8	Giglione-Ackerman	David Rigney	6	Scott Rehberg
Michael Shaba	8	Brian Traboulay	Marc Salvaggi	6	Surace-Smith
Todd Glazer	7	Joseph Diecedue	Jennifer Young	5	Altig-Orlovic
Gary Brown	6	Simon Arias	Britton Costa	5	Simon Arias
John Nasti	6	Giglione-Ackerman	Liam Flaherty	5	Simon Arias
Lawrence Smith	6	Steve Greer	Glenn Woodley	5	Slav Bitman
			Teryn Lieurance	5	Jared Cleckner
			Erika Spiak	5	Richard Correa
			Alex Torruella	5	Sabrina Lloyd
			London Burnett	5	Surace-Smith
			Henry Ingraham	5	Williams-Zophin
			Katherine Campbell	5	Matt Wolfanger

NAME	#	SGA	NAME	#	SGA
John O'Leary	2	Laura Fisher	Ellen Schultz	2	Oldham-Bianchi
Henry Santos	2	Laura Fisher	Byron Prado	2	Bob Olson
Joseph Tierno	2	Laura Fisher	Aaron McKenney	2	Chad Panzer
Rita Charles	2	Steve Friedlander	Anthony Batista	2	Theodore Pappas
Moli Kaufusi	2	Steve Friedlander	Christopher Davidson	2	Theodore Pappas
Mildred Machuca	2	Cindy Furer	Donte Grant	2	Theodore Pappas
Lauren Frazer	2	Giglione-Ackerman	Calvin Irving	2	Theodore Pappas
Sebastian Montenegro	2	Giglione-Ackerman	Eric Mangum	2	Philip Prata
Sandra Torres	2	Giglione-Ackerman	Marshall Willis	2	Scott Rehberg
Francisco Gonzales	2	Maria Greene	Joseph Smith	2	Alex Roland
Leahlyn Ramos	2	Maria Greene	Micah Focken	2	Paul Rumbuc
Jameetri Washington	2	Steve Greer	Sonja Koryhaio	2	Paul Rumbuc
Jon Golin	2	David Hausman	Robert Snively	2	Imran Satti
Steven Pirrello	2	Chris Hernandez	Steven Bensingler	2	Surace-Smith
Arnulfo Haro	2	Jatoft-Foti	Adam Huck	2	Surace-Smith
Victoria Perea	2	Jatoft-Foti	Emmanouil Paragiou	2	Surace-Smith
Michael Williams	2	Christine Judge	Jason Ryan	2	Surace-Smith
Chelsie Young	2	Sabrina Lloyd	Nicholas Scordos	2	Surace-Smith
Danielle Lewis	2	Chris Lussier	Thomas Ashton	2	Jeffery Thiel
Adrianna Sharkey	2	Chris Lussier	Zoltan Krecsko	2	Brian Traboulay
Thomas McConnell	2	Eric Neal	Emic Aleman-Martinez	2	Bob Wingate
Edward Defurio	2	Oldham-Bianchi			
James Reddick	2	Oldham-Bianchi			

NAME	#	SGA	NAME	#	SGA
Melissa Quintal	4	Joseph Diecedue	Todd Rutherford	3	Eric Cochran
Leya Kirshstein	4	Chris Hernandez	Arthur Sigler	3	Brandon Cooley
Robert Nardone	4	Chris LaFond	Regina Duval	3	Richard Correa
Heather Cullen	4	Chad Panzer	Jamey Haugen	3	Richard Correa
Derron Alexander	4	Theodore Pappas	Alleyson Murray	3	Richard Correa
Nicholas Triantafyllidis	4	Philip Prata	Nicholas Pelham-Clarke	3	Richard Correa
Aaron Dupras	4	Paul Rumbuc	Xavier MacLarty	3	Nigel Crowe
Josh Tompkin	4	Paul Rumbuc	Danessa Seward	3	Nigel Crowe
Nicole Sanders	4	Surace-Smith	Teo Underhill	3	Scott Davis
Vincent Carll	3	Altig-Orlovic	Devin Adams	3	Chad Deley
Jordan Albright	3	Simon Arias	Wendy Sotelo	3	Desi Dimitrova
Eric Ebbitt	3	Simon Arias	Christopher Akins	3	Laura Fisher
Gregory VanSuch	3	Simon Arias	Tevita Tupouniua	3	Steve Friedlander
Monica Brown	3	Dorian Brown	Vatapuia Vavau	3	Steve Friedlander
Rivka Erlich	3	Josh Chalom	Jorge Guerra	3	Giglione-Ackerman
			Corey Helly	3	Giglione-Ackerman
			Roosevelt Wilson	3	Giglione-Ackerman
			Erika Hudson	3	Maria Greene
			Shorne Brown	3	Fred Hadayia
			Jonathan Hanaway	3	Matt Henderson
			Beau Locker	3	Matt Henderson
			Enrico Paredes	3	Jatoft-Foti
			Samneang Prom	3	Jatoft-Foti
			Adam Meyer	3	Sabrina Lloyd
			Grant Myers	3	Dorian Oldham
			David Schanuel	3	Dorian Oldham
			Peter Hornbeck	3	Oldham-Bianchi
			Zachary Santino	3	Oldham-Bianchi

GA continued

NAME	#	SGA	NAME	#	SGA
Sheila Downey	3	Bob Olson	Anthony Wright	2	Simon Arias
John Leggio	3	Theodore Pappas	Aldina DaRosa	2	Josh Chalom
Krin Hall	3	Scott Rehberg	Jessica Prazeres	2	Josh Chalom
Anthony Theriault	3	Surace-Smith	Carlos Arballo	2	Brandon Cooley
Daniel Walton	3	Surace-Smith	Hector Carrillo	2	Brandon Cooley
Beatriz Noriega	3	Bob Wingate	Gian-Paolo Diberardo	2	Brandon Cooley
Whitney Poulin	2	Jason Adamo	Maria Soliz	2	Brandon Cooley
Benjamin Clabaugh	2	Altig-Orlovic	Allison Hanson	2	Richard Correa
Jennifer Judd	2	Altig-Orlovic	Kierra Goodwin	2	Nigel Crowe
Alexander Keats	2	Altig-Orlovic	Devon Chapman	2	Cunningham-Weatherspoon
Jahara Lewis	2	Altig-Orlovic	Jarrett Sotolongo	2	Desi Dimitrova
Benito Menchaca	2	Altig-Orlovic	Justin Wallace	2	Desi Dimitrova
Tanya Mitchell	2	Altig-Orlovic	Philip Roffi	2	Cindy Furer
Maria Rezzo	2	Altig-Orlovic	Erin Moyer	2	Giglione-Ackerman
Bruce Viaje	2	Altig-Orlovic	Mark Danner	2	Steve Greer
Bernadette Casciato	2	Simon Arias	Dean Jensen	2	Steve Greer
Cameron Cimino	2	Simon Arias	Tim Schroeder	2	Steve Greer
Joseph Cruickshank	2	Simon Arias	Gregory Graham	2	Fred Hadayia
Avi Kauderer	2	Simon Arias	Antonio Davidson	2	Mark Hancock
Denis Snyder	2	Simon Arias	Muhammed Ashraf	2	David Hausman
Andrew Wagner	2	Simon Arias	Andy Jaikaran	2	Matt Henderson
Jeremiah Wiskeman	2	Simon Arias	Michael Coulthard	2	Chris Hernandez

MGA

NAME	#	SGA	NAME	#	SGA
Matthew Parks	12	Surace-Smith	Elaine Kulawiak	6	Oldham-Bianchi
Randall Cook	11	Joseph Diecedue	Gabriel Feldmann	6	Chad Panzer
Minh Phung	11	Scott Rehberg	Jason Bratin	6	Theodore Pappas
Herman Fennell	10	Samantha Chui	Levar Morgan	6	Theodore Pappas
Patrick Cremeans	10	Chris Lussier	Unique Hunnicutt	6	Alex Roland
Andre Bent	10	Bob Olson	Denise Berrios	6	Bob Wingate
Steven King	10	Paul Rumbuc	Ryan McIntosh	5	Altig-Orlovic
Justin Adams	9	Simon Arias	David Thornton	5	Altig-Orlovic
Matthew Diulus	9	Simon Arias	Natalie Wagner	5	Altig-Orlovic
Evan Holzhauser	9	Giglione-Ackerman	Dan Nebraski	5	Simon Arias
Ryan Wilson	9	Philip Prata	Jordan Chalom	5	Josh Chalom
Bo Gentile	9	Williams-Zophin	Jason Reed	5	Jared Cleckner
Brooke Spain	8	Brandon Cooley	Troy Elliott	5	Eric Cochran
Andrew McQuade	8	Richard Correa	William Myatt	5	Brandon Cooley
Mavrick Fredericks	8	Giglione-Ackerman	William Ponder	5	Nigel Crowe
Michael Gerstein	8	Giglione-Ackerman	Alfred Taren	5	Desi Dimitrova
Matthew Girard	8	Maria Greene	Ryan Hall	5	Laura Fisher
Michael Laramie	8	Steve Greer	Marisa Willgruber	5	Fred Hadayia
Ransey Vazquez	8	Bob Olson	Jesse Spencer	5	Stephen Jubrey
Zachary Hart	8	Surace-Smith	Scott Patterson	5	Christine Judge
Ryan Bisanz	8	Brian Traboulay	Marian Sertler	5	Sabrina Lloyd
Michael Clemente	7	Simon Arias	Mark Kukielski	5	Eric Neal
Brian Zuzick	7	Laura Fisher	Todd Harding	5	Oldham-Bianchi
Stephen Hill	7	Steve Friedlander	Bobby Szwaia	5	Theodore Pappas
Raymond Risucci	7	Dorian Oldham	Robert Kanaan	5	Imran Satti
Brett Gryska	7	Oldham-Bianchi	Adeyemi Akinade	5	Williams-Zophin
Lleison Martinez	7	Cisco Perez	Melvin Arritt	4	Altig-Orlovic
Robert Nolan	7	Paul Rumbuc	Nicholas Lorence	4	Altig-Orlovic
Michael Vasu	7	Surace-Smith	Melinda-Rae Lyse	4	Altig-Orlovic
Tina Phongsavath	6	Altig-Orlovic	Jonathan Maust	4	Altig-Orlovic
Randolph Souliers	6	Altig-Orlovic	Trevor Mayer	4	Altig-Orlovic
Albert Serur	6	Simon Arias	David Nham	4	Altig-Orlovic
Phillip Jenkins	6	Slav Bitman	AshLynn Orng	4	Altig-Orlovic
John Ophals	6	Cunningham-Weatherspoon	James Keefer	4	Simon Arias
Aaron Friedlander	6	Steve Friedlander	Thomas Vena	4	Simon Arias
Magda Figueiredo	6	Giglione-Ackerman	Brian Welsh	4	Simon Arias
Timothy Kieran	6	Chris LaFond	Byron Paz	4	Josh Chalom

RGA

NAME	#	SGA	NAME	#	SGA
Thomas Vena	33	Simon Arias	Brett Gryska	21	Oldham-Bianchi

NAME	#	SGA	NAME	#	SGA
Gretchen Crady	2	Chris Hernandez	Kelly Ekker	2	Tiffany Roland
Jeremy Engrav	2	Chris Hernandez	Mark Diebolt	2	Paul Rumbuc
Clinton Spaeth	2	Chris Hernandez	Jason Green	2	Paul Rumbuc
Leticia Fields	2	Jatoft-Foti	Vicky Ducharme	2	Javier Sandoval
Victor Schwenoha	2	Jatoft-Foti	Tay Krause	2	Javier Sandoval
Kyle Taylor	2	Travis Moody	Pamela Altman	2	Surace-Smith
Michael Hicks	2	Oldham-Bianchi	Alex Grakhov	2	Surace-Smith
Brandon Marshall	2	Oldham-Bianchi	David Guzman	2	Surace-Smith
Lisa Martin	2	Oldham-Bianchi	Christopher Kennedy	2	Surace-Smith
Richard Pazak	2	Bob Olson	Ashley Wenning	2	Surace-Smith
Maria Ramirez	2	Bob Olson	Qualesia Bullard	2	Jeremy Welch
Reynolds Akuaomoa	2	Theodore Pappas	Crockett Hackett	2	Jeremy Welch
Alon Fischer	2	Theodore Pappas	Jean Joseph	2	Williams-Zophin
Ariana Jones	2	Theodore Pappas	Kasali Kotun	2	Williams-Zophin
Mir Khan	2	Theodore Pappas	Fritznel Octave	2	Williams-Zophin
Shahab Mahdavejad	2	Theodore Pappas	Christopher Rodriguez	2	Williams-Zophin
Mohammed Moalawi	2	Theodore Pappas	John Garrett	2	Bob Wingate
Harynarine Ramoutar	2	Theodore Pappas	John Nieves	2	Bob Wingate
Daniel Vilas	2	Cisco Perez	Jason Fuller	2	Matt Wolfanger
Christine Araujo	2	Philip Prata			
Drew Sharp	2	Philip Prata			
Ifeanyi Ufodu	2	Alex Roland			

NAME	#	SGA	NAME	#	SGA
Corey Neff	4	Brandon Cooley	Kyle Klipp	3	Richard Correa
David Hefflin	4	Scott Davis	Victor Restrepo	3	Richard Correa
Derek Cotton	4	Chad Deley	Peter Van Der Westhuizen	3	Richard Correa
Jose Carvajal	4	Laura Fisher	Victor MacLarty	3	Nigel Crowe
Ofa Tupouniua	4	Steve Friedlander	Edona Hughes	3	Kevin Davis
Craig Strompf	4	Cindy Furer	Ronald Esmon	3	Joseph Diecedue
Richard Barbour	4	Steve Greer	Joshua Jackson	3	Joseph Diecedue
Moswen Taylor	4	Mark Hancock	Mark Hileman	3	Desi Dimitrova
Atta Saleh	4	David Hausman	Christopher Favor	3	Mitch Duplantis
Humberto Quintero	4	Matt Henderson	Lucky Faaititi	3	Steve Friedlander
Kathryn Chaisson	4	Chris Hernandez	Jack Keiderling	3	Giglione-Ackerman
Doreen Ryan-Foti	4	Jatoft-Foti	Kenneth Greer	3	Steve Greer
Joseph Havlik	4	Christopher Jordan	Thomas Soloweyko	3	Steve Greer
Daniel Umbertone	4	Christine Judge	Sharon Brenner	3	David Hausman
Cynthia Schneideman	4	Sabrina Lloyd	Chad McLaughlin	3	Matt Henderson
Nicholas Moore	4	Oldham-Bianchi	Cara DeFiore	3	Chris Hernandez
Michael Romeo	4	Oldham-Bianchi	Nicholas Engrav	3	Chris Hernandez
Joseph Hagerman	4	Bob Olson	Rita Haidinger	3	Chris Hernandez
Syed Quadri	4	Theodore Pappas	Chad Potts	3	Chris Hernandez
Timothy Wilson	4	Philip Prata	Jessica Santamarina	3	Matthew Hogan
Ala Awad	4	Alex Roland	Brandon Teter	3	Matthew Hogan
Charley Forshee	4	Jeremy Welch	Harold Durana	3	Jatoft-Foti
Samantha Sliger	4	Jeremy Welch	Tajana Tiki Tikhonov	3	Jatoft-Foti
Dustin Rushin	4	Bob Wingate	Zach Otto	3	Sabrina Lloyd
Darrell Asbell	3	Altig-Orlovic	Nasr Quadri	3	Theodore Pappas
Volodymyr Derevyany	3	Altig-Orlovic	Joshua Bloomquist	3	Tiffany Roland
Bobby Gujral	3	Altig-Orlovic	Stuart Xu	3	Imran Satti
Robert Hamilton	3	Altig-Orlovic	Elias Hazen	3	Surace-Smith
Jonathan Maust	3	Altig-Orlovic	Richard Whyte	3	Brian Traboulay
Ho Tran	3	Altig-Orlovic	Horace Johnson	3	Williams-Zophin
Michelle Crowe	3	Simon Arias	Kyle Johnson	3	Williams-Zophin
Sokol Fazliu	3	Simon Arias			
Tara Weisz	3	Josh Chalom			
Timothy Buckner	3	Eric Cochran			
Kody Kramme	3	Eric Cochran			
Erin Allen	3	Richard Correa			
William Brookshire	3	Richard Correa			



Susan Fuldauer

Vice President of
Public Relations Field Operations

Work with a Purpose

When I rented a car recently, the rental agent shook my hand as we ended the transaction and said, “Don’t work too hard.” Later that day, as I was enjoying a “working dinner,” the waiter also told me not to work too hard.

Really?

Have you ever noticed just how many times people end a conversation with this statement? I take real exception to that statement. Working hard is what we do and why we experience success. It’s why we win contests and why we are able to create the life we dream about.

I enjoy the rewards of my hard work, as I’m sure most of you do, too. So, what message is really being conveyed when you’re told, “Don’t work too hard?” Should you work smarter, slower, use less thought, have fewer sales calls, not worry about a claim that a family needs paid, or hold off on delivering that basket of food for a family in need?

Or, could it be that we shouldn’t forget to stop and smell the roses and be aware of life going on around us while we’re working hard to ensure families have the protection they need? Yes, that message I do agree with. Prioritize your priorities.

For more than 60 years, American Incomers have worked hard, dedicating their time, whatever it took, to deliver on our promise to working families. Whether it’s through the hard work of PR creating and maintaining relationships within our marketplaces, working 24/7 as agents in the field, or our home office staff putting in overtime hours to keep our processes moving, collectively we know how to make our hard work count.

Ours is a service-oriented industry. Creating and maintaining relationships is not easy, but it is rewarding.

Working hard includes not only our professional relationships, but those personal relationships that need cultivating and our personal, dedicated attention. The reward of working hard and keeping a personal balance is being able to create the life you want for yourself and your loved ones. In the process, we help others be prepared for worst case scenarios through the policies we provide. Through our hard work and passionate advocacy, we move political agendas that help working families be more secure in their workplace, in their schools, and in their homes.

“The reward of working hard and keeping a personal balance is being able to create the life you want for yourself and your loved ones.”

The next time someone chooses to leave me with “Don’t work too hard,” I think I’ll just smile, nod and know that I am truly making a difference on many levels by working hard. I will however, take the time to look around, smell the roses and appreciate the reward of my hard work.

“The price of success is hard work, dedication to the job at hand and the determination that whether we win or lose, we have applied the best of ourselves to the task at hand.” — Vince Lombardi

Contributions listed are from July through September consisting of contributions of \$500 or more.

American Income & National Income

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|---|---|
| <ul style="list-style-type: none"> \$25,000 — American Friends of Yitzhak Rabin Center - Sponsoring the Joseph T. Hansen Dinner 25,000 — Jobs With Justice Education Fund – Sponsoring the American Rights at Work Awards 25,000 — Vietnam Veterans Memorial Fund Education Center 10,000 — Jules O. Pagano Memorial Scholarship Fund 7,950 — Guide Dogs of America 7,500 — CMRAVE - Helmets to Hardhats 5,000 — Arlene Holt Baker Fund for Social Justice – Event Sponsorship 5,000 — Children’s National Medical Center/Dr. Bear’s Closet 5,000 — Economic Policy Institute 5,000 — Farm Labor Organizing Committee - Convention 5,000 — Lambda Legal – Supporting the Leadership Circle of Lambda Legal 5,000 — Texas AFL-CIO Scholarship Fund 5,000 — Washington Metro Council – Supporting the DC Labor Film Fest 3,600 — AFL-CIO - Convention 2,550 — Asian Pacific American Labor Alliance 2,500 — American Sustainable Business Council 2,500 — Coalition of Labor Union Women 2,500 — Institute for Policy Studies - 50th Celebration 2,500 — Labor Council for Latin American Advancement 2,500 — National Consumers League – Sponsoring the 40th Annual NCL Trumpeter Awards | <ul style="list-style-type: none"> \$2,500 — Working Families United for New Jersey - New Jersey AFL-CIO Raise the Wage Campaign 1,800 — Screen Actors Guild – American Federation of Television and Radio Artists - Convention 1,700 — Law Enforcement Officers Relief Fund Golf Classic Event Sponsorship 1,500 — Employment Justice Center - Labor Day Breakfast Sponsorship 1,500 — IATSE 839, 720 and 600 - Scholarships 1,500 — United Union of Roofers, Waterproofers and Allied Workers - Convention 1,300 — The Bayard Rustin Fund – A. Philip Randolph Institute Dinner and Gala Honoring Norman Hill 1,250 — IBEW - Convention and Maintenance Conference 1,140 — Interfaith Worker Justice 1,000 — Young D.C. – Sponsorship of the Cartoons and Cocktail Event 1,000 — CASA De Maryland Immigration Rally 1,000 — Sheet Metal Workers’ International Association - 33rd Annual Edward F. Carlough Golf Tournament 500 — Council for A Livable World – Robert F. Drinan National Peace & Human Rights Award Event 500 — New York State AFL-CIO - COPE Day at the Races 500 — SEIU Local 121 - Scholarship 500 — UWUA 18007 - Scholarship |
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Top Contributions of Centralized PR

- | | |
|---|---|
| <ul style="list-style-type: none"> \$5,000 — Arizona State AFL-CIO - Event Sponsorship 5,000 — UFCW-Golden State 8 - Golf Tournament 2,500 — IBT 135 - Scholarship 2,500 — Sacramento Central Labor Council, AFL-CIO - Event Sponsorship 2,000 — IUOE 3 - Golf Tournament 2,000 — Metropolitan Baltimore Council of AFL-CIO Unions - Golf Tournament 2,000 — New York State Building and Construction Trades Council - Convention 2,000 — UFCW Western States Council - Convention/Conference 1,800 — LIUNA 300 - Scholarship 1,750 — IBT 294 - Golf Tournament 1,700 — Nova Scotia Federation of Labour - Golf Tournament 1,500 — United Council of Food and Commercial Workers - Event Sponsorship 1,150 — The Labor News - Ad 1,120 — Hall of Fame Central Labor Council, AFL-CIO - Scholarship 1,000 — Illinois State AFL-CIO - Event Sponsorship 1,000 — LIUNA 368 - Golf Tournament 1,000 — Maine AFL-CIO - Ad 1,000 — Massachusetts AFL-CIO - Convention 1,000 — North Shore Labor Council, AFL-CIO - Labor Day Event Sponsorship 1,000 — Ontario Teamsters Joint Council 52 - Golf Tournament 1,000 — Orange County AFL-CIO, Central Labor Council - Labor Day Picnic Sponsorship 1,000 — Ottawa & District Labour Council - Sponsorship 1,000 — UFCW 135 - Golf Tournament 1,000 — UFCW 23 - Golf Tournament 1,000 — UMWA Retirees Region 1 - Picnic Sponsorship 950 — Southern Nevada Central Labor Council, AFL-CIO - Convention 925 — New Jersey Education Association - Convention/Conference 900 — IBT 31 - Golf Tournament 850 — Ontario Federation of Snowmobile Clubs - Event Sponsorship 800 — Laborers District Council - Golf Tournament 800 — Northwest Oregon Labor Council, AFL-CIO - Event Sponsorship 750 — CWA Northern CA/Nevada Council - Event Sponsorship 750 — Heroes of Labor Award Ceremony - Ad Sponsorship 750 — LIUNA 652 - Golf Tournament 750 — UFCW 770 - Golf Tournament 750 — Union Ride and Charity Rally - Event Sponsorship | <ul style="list-style-type: none"> \$750 — Washington DC Building Trades Council - Convention 725 — OH Nurses Association - Convention/Conference 700 — IUOE 501 - Golf Tournament 600 — Central Dist Vol Firemens Association - Scholarship 600 — IBT JC 7 - CA State Cannery Council Convention/Conference 600 — Northeastern IL Federation of Labor, AFL-CIO - Ad 600 — SEIU HCII - Picnic Sponsorship 600 — St. Joseph College Seminary - Annual Seminary Salute 600 — UFCW 1995 - Golf Tournament 500 — Canadian 5 Pin Bowlers Association - Scholarship 500 — Child Find BC - Michael Dunahee Slo Pitch Tournament of Hope 500 — Georgia Credit Union Executives Association - Convention/Conference 500 — Harris County CLC - Labor Day BBQ Sponsorship 500 — IBEW 47 - Event Sponsorship 500 — IBEW 488 - Event Sponsorship 500 — LIUNA OPDC - Golf Tournament 500 — MA Coalition of Police - Convention/Conference 500 — New Jersey Citizen Action - Event Sponsorship 500 — New Mexico Federation of Labor AFL-CIO - Event Sponsorship 500 — Oregon Building Trades and Construction Trades - Convention/Conference 500 — Philadelphia Council of the AFL-CIO - Labor Day Event Sponsorship 500 — Providence Central Federated Council, AFL-CIO - Event Sponsorship 500 — Rochester and Vicinity Labor Council, AFL-CIO - Labor Council Film Series Sponsorship 500 — Sacramento Labor, AFL-CIO Community Services - Golf Tournament 500 — Savannah Regional Central Labor Council, AFL-CIO - Event Sponsorship 500 — SMW 359 - Event Sponsorship 500 — South Carolina AFL-CIO - Scholarship 500 — Stephen M. Levin Foundation Fundraiser - Scholarship 500 — Teamsters Joint Council 25 Charitable Trust 500 — UFCW 1459 - Golf Tournament 500 — UFCW 175 & 633 - Convention/Conference 500 — USW District 1 - Poker Run Sponsorship 500 — UWUA 369 - Golf Tournament |
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Closer to the Heart SM



The Fall Executive Council meeting was held October 7-10 in Park City, UT. Our Closer to the Heart partner organization was Peace House, a small domestic violence shelter.

Roger presented our donations totaling more than \$16,000 (including partial matching funds from Torchmark Corporation) to Peace House Assistant Director Carol Snyder. The money will be used to fund much-needed renovations to the shelter's kitchen.

In addition, guests of meeting attendees volunteered for a few hours at Peace House on Wednesday, October 9. They cleaned and organized the entire house and back yard, and rearranged and redecorated one of the bedrooms.

Once again, AIL/NILICO proves that giving is not what we do; it's who we are.

Guidance



Mike Sheets
Vice President
Field Laptop Development

Winning Habits

You may have heard the phrase "hard work creates luck." That phrase could pretty well sum up what takes the champions of American Income and National Income to the winner's circle more than anything else. It's true: sheer hard work, grit, and determination together will be the greatest catalyst to raise you above the pack.

I've been lucky enough to have a chance to interact with the best this Company has to offer, and one thing I learned from those interactions is it's not where someone came from that makes them a champion at AIL/NILICO, it's what they do when they get there.

Winners put themselves in position to win.

Doing the right things consistently, even when you can't yet see the results, will open up doors. It will create new opportunities you didn't even know existed. It will make you look lucky to those who don't do it. It will make you successful.

Too often, we, as a society, think successful people were just born that way. If you weren't born with it, you probably won't get it. That couldn't be further from the truth, especially at American Income Life and National Income Life, where those who chose to develop, cultivate, and expand their winning habits WIN.

You've all heard the stories: Michael Jordan was cut from his high school team, Elvis Presley was told to go back to driving a truck, Walt Disney was told he had no imagination, Babe Ruth struck out more times than anyone, just to mention a few.

The difference between these men and those who struggled right next to them is they kept going. They didn't stop. They developed the winning habits, day in and day out, until it became easy. All people saw was their success and thought, "Man, they were born with it."

So what is the position to win in our business? Quite simply it's when your knees are under a kitchen table. All the other things that go into giving a presentation — setting up activity, collecting and converting referrals, booking appointments, door knocks, booking referrals from the client's house — are very important, but what are they worth if they don't actually net you what you need to succeed: a presentation?

Often times we focus too hard on the effort and not enough on the result. Not to say effort is overrated, because a hard effort will usually create the desired result. But you can't stop your thinking at just putting in the effort. You have to drive yourself to getting more presentations. You have to constantly be putting yourself in a position to win.

It really blows me away to think that if the average agent increased their activity to net 12 total presentations per week, they would make an additional \$54,000 in annual income! Do this: take your paycheck this week and add \$1,000 to it. Now ask yourself, "Could I find an extra 1 to 2 people a day if I knew I would be adding \$1,000 to my weekly paycheck?" I think the answer is a resounding YES! What would \$1,000 a week do for your family? What would an extra \$54,000 at the end of the year feel like?

By putting yourself in a perpetual state of activity, by being in a continuous mode of finding the next presentation, by not stopping until you sit down with your 12th family each week, by constantly putting yourself in position to win, you WILL find out what that extra \$1,000 feels like.

The next great champion at AIL/NILICO that no one has even heard of yet could be reading this right now. Why can't it be you?



Rob Falvo

Executive Vice President
AIL & NILICO

A Few Tips to Help You THRIVE at American Income/National Income

Regardless of what's happening outside of their agencies — with the economy, other businesses, or other people — American Incomers and National Incomers must ensure their own vision and clarity, and navigate the common challenges, the ups and downs, that come with entrepreneurship. The excitement and creativity of challenge, and the satisfaction that comes with persevering through challenge, is one of the reasons that most successful American Incomers/National Incomers opt for, and ultimately prefer: controlling their own destiny.

The experience can also seem somewhat isolating, even overwhelming at times, so it helps to fill your toolbox with planning, guidance, and resources. Here are some survive-and-thrive tips for these big-vision enterprise creators:

- Know what you're doing, and why.**
Seems obvious, doesn't it? And yet it's also an obvious rule that's often neglected. Why? All of us get into our ruts and routines. Unfortunately, old ruts and routines can become like old shoes that perhaps never fit all that well and need to be replaced. Take time at least once a year to take a bird's eye view of your business and career, and then do check-ins at least once a quarter to integrate new learning and circumstances to gauge whether you're still on track with authentic, meaningful vision.
- Strengthen and master your mindset.**
Mindset management skillfulness benefits anyone who takes the time for it. Mindset management practices can help create a valuable stress buffer and increase the likelihood of good decision-making, more positive relationships, better communication, authenticity, and a greater capacity to gracefully navigate through the inevitable challenges you will encounter.
- Learn to see possibility and meaning.**
Optimistic thinking and learning to find meaning in both peaks and challenges improves not only your experience in life but your health as well. Credible data is increasingly showing what

mystics have known for ages — that your thinking is magnetic, which means your situation reflects your thinking (and perhaps vice versa). Optimistic thinking isn't the natural path for many people, particularly those whose gifts are more critical thinking or who are undergoing challenges without having expanded their "stress buffer." Successful American Incomers/National Incomers benefit from being able to see the possibilities and find meaning in everything from self-employment itself to the myriad of individual experiences and challenges it brings.

- Build a network of guides and peers.**
No man (or woman) is an island, yet many people feel isolated from time to time. Some leaders feel isolated more frequently. There are steps you can take to lessen such isolation and create a supportive community with kindred spirits, from scheduling coffee or lunch with others whom you have things in common, to cyber-networking by email with peers who may not live in your region. It's true that some people can feel threatened and tend to hoard information and support, but this isn't true of everyone. Many successful people in our Company develop friendships with other successful people, as well as joining professional organizations and having an informal board of advisors to whom they can turn for more specific guidance throughout the year. There is no one right answer; create the type of support network that works best for you.

- Refine your communication skills.**
Some wise fellow once said that if we knew how often we misunderstood others, and how often others misunderstood us, we'd be hesitant to speak at all. Just about everything we do — recruiting, sales, customer service, management — involves communication. Whether we do those things well or not depends on how well we communicate. Most people think they're excellent communicators — just take a look at most resumes, which highlight the individual's ability to communicate well with others. Most surveys, on the other hand, show that good communicators are at a premium, which means that most people have mediocre — or worse — communications skills. The good news is that you can improve those skills. Listening well, speaking clearly, ensuring good intentions, not assuming, asking good questions are all elements of effective, skillful communication that can be learned and practiced.

- Take care of yourself.**
We get out of something what we put into it — garbage in, garbage out. Why then, do so many people neglect their own development, and their mental, spiritual, and/or physical wellness? Some people actually seem embarrassed to be taking care of themselves, like it's some selfish luxury. Of course, we all need to be mindful that our self-development and care doesn't become narcissistic. But if we're not well, if we're not relaxed and centered, if we don't take the time to keep up on our learning and skill growth, then we're not as able to be of service to others. It makes sense to have a spiritual or philosophical practice, to get good nutrition, drink enough water, get enough exercise, and take time away from work to relax.

Putting these common sense tips into practice can help you clear out the cobwebs to allow space for new ideas, new momentum, and new possibilities to emerge.

2013 AUGUST RECRUITING CONTEST

Here are the SGA Agencies who won the Award & Spotlight Recognition. This means that they achieved 125% of their Last 3 Month Average and their Best Code Month EVER in August 2013.



CONGRATULATIONS TO ALL OUR WINNERS!

SAMANTHA CHUI



“ Recruiting is the most crucial part of building a successful Agency. Recruiting provides growth, stability and prosperity. We recruit with passion; that’s the only way to share the enthusiasm and the belief to all potential candidates. We want them to see what we see, why we are excited to be with the World’s Greatest Company and what OPPORTUNITY UNLIMITED is all about. When you put all your passion into it, recruiting becomes second nature. Excitement is contagious and this is also being passed on to our agents. ”

RICHARD CORREA



“ Recruiting Impacts Everything! It is the function that attracts and selects future leaders. In our Agency, we have a passion for giving this amazing opportunity to everyone who walks through our doors. We understand that by introducing people to this great opportunity and giving them the chance to change their lives for the better, our lives will be changed for the better as well. Place an ad, attend a career fair, pick up a resume; there are people out there who need us and we need them! ”

NIGEL CROWE



“ Recruiting is the life blood of our business. There is an abundance of qualified candidates out there that are hungry for opportunity, eager to put sweat equity into their future and currently considering new career paths. Recruiting helps us find the best and the brightest future top ALL producers who want to start living OPPORTUNITY UNLIMITED! ”

MARIA GREENE



“ Recruiting not only helps your Agency grow, but also gives people the opportunity to embrace a new career. ”

CHRIS LA FOND



“ Strong teams and winners possess key components which keep them fundamentally sound. The #1 fundamental that will lead our Agency to greatness is recruiting. We strive daily, weekly, and monthly to execute this at a high level. ”

CHRIS LUSSIER



“ Recruiting solves all problems, including the ones you don’t even know you have yet. ”

DURHON OLDHAM



“ Recruiting is the life blood of an Agency. After 17 years, absolutely nothing has changed. Personal recruiting, done correctly, will drive a thriving agency. My managers understand this, and it’s wonderful watching them grow their teams with this philosophy. ”

BOB OLSON



“ Recruiting is the key for the success of our Company. It allows us to provide the opportunity for others to grow and gives us the ability to change someone’s life just as the Company has changed ours. It is a way for us to keep up the momentum and the drive so that we can succeed in protecting the lives of working families. ”

EARN UP TO
\$500
 PER PERSONAL RECRUIT

PERSONAL RECRUIT
**HOLIDAY
 BONUS**

Production Requirements

- Personal recruits must write \$2,000 career ALP (according to the November and/or December 2013 AP&P report).
- When your recruit codes within the qualification period, you get \$100.
- You get \$400 when your recruit hits the \$2,000 ALP mark before December 31.
- No limit to the number of recruits you can have.
- If recruited by a career agent, the recruit does not need to be coded to that agent.

Eligibility

All coded agents — personally producing and management — are eligible for the bonus

Qualification Period

Personally recruited agents must be coded between November 1-December 31, 2013

Personal Recruits

Personal acquaintances, friends, family, neighbors, bartenders, waitresses, mall workers, the guy behind you at the convenience store, unique or special recruiting efforts and referrals obtained from in-home recruiting on the laptop.

Note:

The following are not considered personal recruits: RMS, newspaper, career fairs, Internet postings, colleges (in other words current, traditional recruiting methods).

- A Personal Recruit Hire Form will certify the above and must be signed by recruit, SGA and personal recruiter at time of "hire."
- The name of the Personal Recruit will be scrubbed against RMS Database.

Production will be tracked and evaluated weekly, and checks will be issued weekly and released with the following week's advances.



**COWBOY
 BOOTS CONTEST**



**CONGRATULATIONS
 TO THE FOLLOWING SGAs**

ERIC GIGLIONE
DAVID ACKERMAN
BOB OLSON

JIM BIANCHI
DURHON OLDHAM
BRANDON COOLEY

CINDY FURER
MARIA GREENE
KEVIN DAVIS

SCOTT REHBERG
CHRIS LUSSIER
CHAD PANZER

MEDITERRANEAN CRUISE CONTEST



Cruise in classic elegance and timeless glamour aboard the Silversea Silver Spirit for 7 fabulous days! Set sail from Venice, Italy to ports-of-call in Italy, Croatia and Slovenia. All agents, managers and public relations people are invited to vie for a spot aboard the Silver Spirit September 12-19, 2014.

The contest period is business or cards submitted and processed by Home Office between October 1, 2013 and March 31, 2014.

ITALY — CROATIA — SLOVENIA



QUALIFICATIONS

PERSONAL PRODUCERS — Top 15 personal producers (including personally producing managers) based on Net ALP. Must have a minimum of \$36K production.

MANAGERS — The winner in each competition category

- **SAs and GAs combined (4)** — Net ALP of direct codes during contest period
- **MGAs (3) and RGAs (1)** — Top Net ALP production of hierarchy codes (new codes under the MGA or RGA hierarchy) during contest period

PUBLIC RELATIONS — Top PR rep in each competition category. Top number cards generated during contest period.

- **Category I and II combined** — minimum 11,000 cards generated. To qualify, must have at least 30% original cards.
- **Category III and IV combined** — minimum 9,000 cards generated. To qualify, must have at least 30% original cards.
- **PR Manager** — Highest % growth over prior six months (2nd and 3rd Qtr 2013). To qualify, must have minimum card growth of 15,000 over prior six months.

SGAs — The top SGA in each competition category

- **Category 1, Category 2, Category 3-5 combined** — Based on highest % of Net ALP growth over prior six months (2nd and 3rd Quarter 2013) of agents coded in that timeframe (production of codes from the 2nd and 3rd quarter 2013 compared to production of codes in 4th and 1st quarter)
- **Category 6-8, Rookies and Startups combined** — Top Net ALP production of hierarchy codes (new codes under the SGA) during contest period

Note: All winners must meet Company 4-month retention or Net to Gross requirements in order to be eligible.

Note: Contractual minimums apply at all levels of qualification and will be part of all formal announcements. See full qualifications at www.aillife.com/arc & www.nillife.com/arc

Individual Producers



1. Joshua Dishong
Columbus, OH



2. Ryan Kendl
Provo, UT



3. Brian Welsh
Pittsburgh, PA



4. Tevita Tupouniua
Auckland, NZ



5. Randall Cook
Baton Rouge, LA



6. Dustin Dunbar
Sioux Falls, SD



7. Joseph Sarasin
Columbus, OH



8. Katie Massart
Calagary, AB



9. Alfred Uipa
Auckland, NZ



10. Ruben Soberanes
San Jose, CA



11. Denis Snyder
Pittsburgh, PA



12. Bruce Tan
Honolulu, HI



13. Mark Lomonaco
Boise, ID



14. Amy Shui
Eatontown, NJ



15. James Keefer
Pittsburgh, PA



16. Daniel Li
Minneapolis, MN



17. Samvel Tigranyan
Los Angeles, CA



18. Cleopatra Sola
Honolulu, HI



19. Richard Edwards
Pittsburgh, PA



20. Maijargal Sukhbaatar
Jackson, MS

IceBreakers

Jennifer Zartman
Indianapolis, IN
\$15,972 Net ALP
Patrice Amador MGA
Mark Hancock SGA

Lineti Pasikala
Auckland, NZ
\$15,936 Net ALP
Ofa Tupouniua MGA
Steve Friedlander SGA

Toetu Alosio
Auckland, NZ
\$15,935 Net ALP
Lucky Faaitiiti MGA
Steve Friedlander SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

September Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Joshua Dishong	\$33,289		69.0	Zachary Hart	Surace-Smith
2.	Ryan Kendl	27,886		85.2	Nicholas Lorence	Altig-Orlovic
3.	Brian Welsh	25,381		86.9	Brian Welsh	Simon Arias
4.	Tevita Tupouniua	25,330		86.8	Ofa Tupouniua	Steve Friedlander
5.	Randall Cook	23,505		81.3	Randall Cook	Joseph Diecedue
6.	Dustin Dunbar	22,479		90.0		Altig-Orlovic
7.	Joseph Sarasin	22,308		70.5	Robert Dunn	Surace-Smith
8.	Katie Massart	21,320		85.6	John McGrath	Altig-Orlovic
9.	Alfred Uipa	20,670	98		Stephen Hill	Steve Friedlander
10.	Ruben Soberanes	19,595		77.7	Doreen Ryan-Foti	Jatoft-Foti
11.	Denis Snyder	19,464		83.8	Sokol Fazliu	Simon Arias
12.	Bruce Tan	19,454		85.5	Christopher Clark	Altig-Orlovic
13.	Mark Lomonaco	19,154		75.1	Richard Mansfield	Altig-Orlovic
14.	Amy Shui	18,235		86.3		Giglione-Ackerman
15.	James Keefer	18,202		98.2	James Keefer	Simon Arias
16.	Daniel Li	18,070	94		Patrick Stenglein	Altig-Orlovic
17.	Samvel Tigranyan	17,918		71.6		Cohen-Cohen
18.	Cleopatra Sola	17,726	87		Blake Higuchi	Altig-Orlovic
19.	Richard Edwards	17,398	100		Matthew Diulus	Simon Arias
20.	Maijargal Sukhbaatar	16,629		92.6		Christine Judge
21.	Matt Flores	16,451		88.1	Matt Flores	Jatoft-Foti
22.	Max Quasem	16,288		87.4		Cohen-Cohen
23.	Christine Weatherspoon	16,136		75.6		Chad Panzer
24.	Roghie Hassan Loo	16,049		82.3	Byron Paz	Josh Chalom
25.	Jennifer Zartman	15,972	96		Patrice Amador	Mark Hancock
26.	Lineti Pasikala	15,936	95		Ofa Tupouniua	Steve Friedlander
27.	Toetu Alosio	15,935	100		Lucky Faaitiiti	Steve Friedlander
28.	David Chen	15,776		79.6	Michelle Crowe	Simon Arias
29.	Aaron Lagier	15,773		98	Nicholas Moore	Oldham-Bianchi
30.	Rita Charles	15,456		76.7	Stephen Hill	Steve Friedlander
31.	Roberto Olivares-Roby	15,070		98	Ryan Hall	Laura Fisher
32.	Joselyn Goodrich	14,988	100		Nicholas Moore	Oldham-Bianchi
33.	Andrzej Sertler	14,871		94	Marian Sertler	Sabrina Lloyd
34.	Joshua Rush	14,624		78.0	Derek Cotton	Chad Deley
35.	Maria Ramirez	14,566		83.7	Carlo Bonifazi	Bob Olson
36.	Timothy Cruise	14,349		74.1		Altig-Orlovic
37.	Elizabeth Leming	14,342	100		Justin Adams	Simon Arias
38.	Samuel Buckwalter	14,075		91	Justin Adams	Simon Arias
39.	Steven Sibelman	14,066		97	Matthew Parks	Surace-Smith
40.	Andrew Bishop	13,951		78.3	Nicholas Lorence	Altig-Orlovic
41.	Jason Ryan	13,559		92	Dustin Dunlap	Surace-Smith
42.	Elias Boles	13,518		91	Michael Romeo	Oldham-Bianchi
43.	Anne Strayer	13,506		82.1	Zachary Hart	Surace-Smith
44.	Lafi Papalii	13,417		78.9		Steve Friedlander
45.	Sonia Ramirez	13,378		82.2	Sara Welch	Steve Friedlander
46.	Xander Davis	13,343		85.0	Xander Davis	Chad Deley
47.	Levaula Malo	13,333	100		Stephen Hill	Steve Friedlander
48.	Soonalote Taogaga	13,267		71.7	Lucky Faaitiiti	Steve Friedlander
49.	Shela Charlot	13,173		98	Ryan Hall	Laura Fisher
50.	Mina Tupu	13,173	100		Stephen Hill	Steve Friedlander

ALL TIME RECORD: MARK NEILSON \$95,151 Net ALP

YTD Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Mark Neilson	\$243,435		77.5		Altig-Orlovic
*2.	Ryan Kendl	227,904		85.2	Nicholas Lorence	Altig-Orlovic
*3.	Joshua Dishong	224,863		69.0	Zachary Hart	Surace-Smith
*4.	Katie Massart	172,171		85.6	John McGrath	Altig-Orlovic
*5.	Dustin Dunbar	170,575		90.0		Altig-Orlovic
*6.	Roghie Hassan Loo	159,134		82.3	Byron Paz	Josh Chalom
*7.	Max Quasem	158,860		87.4		Cohen-Cohen
*8.	Maijargal Sukhbaatar	151,866		92.6		Christine Judge
*9.	Brian Welsh	149,131		86.9	Brian Welsh	Simon Arias
*10.	Bruce Tan	142,985		85.5	Christopher Clark	Altig-Orlovic
11.	Ruben Soberanes	140,069		77.7	Doreen Ryan-Foti	Jatoft-Foti
12.	Tevita Tupouniua	132,568		86.8	Ofa Tupouniua	Steve Friedlander
13.	Amy Shui	132,232		86.3		Giglione-Ackerman
14.	Jeffrey Pearce	131,900		75.1	Sara Welch	Steve Friedlander
15.	Liliana Avila	125,505		76.9	Sara Welch	Steve Friedlander
16.	Erez Shabtay	122,187		92.5	Cherri Xie	Altig-Orlovic
17.	Mark Lomonaco	121,353		75.1	Richard Mansfield	Altig-Orlovic
18.	Joseph Sarasin	120,701		70.5	Robert Dunn	Surace-Smith
19.	Jonni Ng	120,028		83.6	Jonni Ng	Altig-Orlovic
20.	Richard Luzaich	117,065		89.1	Ryan Stenglein	Altig-Orlovic
21.	Lora Beronja	116,662		88.7	Rebecca Klebsch	Chris Hernandez
22.	Sonia Ramirez	116,659		82.2	Sara Welch	Steve Friedlander
23.	Bernadette Casciato	113,125		84.6	Brian Welsh	Simon Arias
24.	Michael Burningham	108,734		78.4	Richard Mansfield	Altig-Orlovic
25.	Ronald Rivera	108,705		86.2		Cohen-Cohen
26.	David Ramirez	107,258		84.1	Doreen Ryan-Foti	Jatoft-Foti
27.	Brent Bowling	107,185		90.4	Matthew Parks	Surace-Smith
28.	Samson Adelufosi	105,502		76.4		Giglione-Ackerman
29.	Timothy Cruise	104,573		74.1		Altig-Orlovic
30.	Steven Stensrud	102,587		92.1	John McGrath	Altig-Orlovic
31.	Robert Ulreich	96,766		86.7		Jatoft-Foti
32.	William Parmeter	95,686		70.5	Brett Gryska	Oldham-Bianchi
33.	Mark Bleier	95,491		84.6	Rebecca Klebsch	Chris Hernandez
34.	Jesusdieu Portilus	93,575		88.1	Bo Gentile	Williams-Zophin
35.	Denis Snyder	92,871		83.8	Sokol Fazliu	Simon Arias
36.	Jennifer Holliday	91,835		83.9	Jennifer Holliday	Jeffery Thiel
37.	Roosevelt Jeanty	90,727		72.3	Henry Ingraham	Williams-Zophin
38.	Todd Homer	90,690		91.6	Michael Romeo	Oldham-Bianchi
39.	Benjamin Ainscough	89,881		69.8	Bobby Gujral	Altig-Orlovic
40.	David Chen	89,424		79.6	Michelle Crowe	Simon Arias
41.	Peter Hudousek	88,412		96.5	Ryan Bisanz	Brian Traboulay
42.	Violetta Goldman	87,839		83.8	Michael Romeo	Oldham-Bianchi
43.	Ifeanyi Ufodu	87,336		85.4	Ala Awad	Alex Roland
44.	Samvel Tigranyan	87,054		71.6		Cohen-Cohen
45.	Miranda Mortensen	86,165		82.2	Nicholas Lorence	Altig-Orlovic
46.	Lily Tchen	85,276		87.6	Lily Tchen	Cohen-Cohen
47.	Brock Lampe	84,817		74.0	Brooke Spain	Brandon Cooley
48.	Sherry Schick	84,439		74.0	John McGrath	Altig-Orlovic
49.	Christine Weatherspoon	83,252		75.6		Chad Panzer
50.	Omar Hashimi	83,060		78.8		Jatoft-Foti

ALL TIME RECORD: ALAN SEDAGHAT \$530,329 Net ALP

Supervising Agents



1. Lesina Ah Sue
Auckland, NZ



2. Jason Ryen
Lexington, KY



3. Robert Schneiderman
Schaumburg, IL



4. Rita Charles
Auckland, NZ



5. Nicholas Scordos
Cleveland, OH

September Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Lesina Ah Sue	\$88,249	\$99,520		74.5	Stephen Hill Steve Friedlander
2.	Jason Ryen	38,147	51,707	94		Dustin Dunlap Surace-Smith
3.	Robert Schneiderman	31,093	32,154	88		Cynthia Schneiderman Sabrina Lloyd
4.	Rita Charles	27,856	42,944		71.4	Stephen Hill Steve Friedlander
5.	Nicholas Scordos	25,895	24,078	87		Matthew Parks Surace-Smith
6.	Milica Zivkovic	24,658	27,781		77.6	Marian Sertler Sabrina Lloyd
7.	Timothy Bugge	22,526	23,917	98		Matthew Diulus Simon Arias
8.	Jamal Simmons	22,165	22,318	92		Randall Cook Joseph Diecedue
9.	Jamie Winters	20,462	26,955		72.8	Daniel Bauer Simon Arias
10.	Ari Bykofsky	20,183	23,871	90		Michael Gerstein Giglione-Ackerman

ALL TIME RECORD: \$286,210 1st Six Mo Agt
ALL TIME RECORD: \$286,210 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Moli Kaufusi	\$211,575	\$273,209		69.2	Ofa Tupouniua Steve Friedlander
2.	Milica Zivkovic	163,146	223,101		77.6	Marian Sertler Sabrina Lloyd
3.	Lesina Ah Sue	139,103	180,714		74.5	Stephen Hill Steve Friedlander
4.	James Gallo	137,745	218,097		73.6	Hal Herman Oldham-Bianchi
5.	Eric Peyton	127,668	144,103		72.2	Elias Hazen Surace-Smith
6.	Janel Wilder	122,066	191,715		71.7	Samuel Cohen Fred Hadayia
7.	Stephen Giddens	120,593	148,355		79.1	Michael Laramie Steve Greer
8.	Robert Schneiderman	115,645	125,488	88		Cynthia Schneiderman Sabrina Lloyd
9.	Mike Bray	112,290	115,520		75.7	Stuart Xu Imran Satti
10.	Marcus Street	112,034	110,669		70.0	Muhammad Satti Imran Satti

ALL TIME RECORD: \$653,097 1st Six Mo Agt
ALL TIME RECORD: \$959,675 Net ALP

General Agents



1. Marc Salvaggi
Cleveland, OH



2. Alex Torruella
Schaumburg, IL



3. Ratu Kani
Auckland, NZ



4. Tevita Tupouniua
Auckland, NZ



5. London Burnett
Cleveland, OH



6. Peter Hornbeck
Rochester, NY



7. Brandon Marshall
Rochester, NY



8. Gian-Paolo Diberardo
Phoenix, AZ



9. Laaina Havea
Auckland, NZ



10. Todd Glazer
Baton Rouge, LA

September Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Marc Salvaggi	\$78,658	\$97,490		79.5	Matthew Parks Surace-Smith
2.	Alex Torruella	61,613	68,308		71.7	Marian Sertler Sabrina Lloyd
3.	Ratu Kani	47,561	51,832	98		Tere Diamond Steve Friedlander
4.	Tevita Tupouniua	43,183	86,237		73.2	Ofa Tupouniua Steve Friedlander
5.	London Burnett	42,230	53,943		73.6	Michael Vasu Surace-Smith
6.	Peter Hornbeck	41,189	45,995	96		Brett Gryska Oldham-Bianchi
7.	Brandon Marshall	39,476	51,412		74.7	Todd Harding Oldham-Bianchi
8.	Gian-Paolo Diberardo	38,000	48,734		76.2	Krista Thieme Brandon Cooley
9.	Laaina Havea	37,697	41,481	98		Ofa Tupouniua Steve Friedlander
10.	Todd Glazer	37,632	36,169		71.1	Randall Cook Joseph Diecedue
11.	Christopher Akins	36,240	43,080		73.2	Ryan Hall Laura Fisher
12.	Eric Ebbitt	34,515	50,060		71.5	Matthew Diulus Simon Arias
13.	John Nasti	34,312	60,981		74.0	Evan Holzhauser Giglione-Ackerman
14.	Corey Hallam	31,662	47,691		75.8	Mavrick Fredericks Giglione-Ackerman
15.	David Guzman	30,613	30,969		70.0	Zachary Hart Surace-Smith
16.	Nicole Sanders	30,384	48,051		76.1	Matthew Parks Surace-Smith
17.	Melissa Quintal	29,897	31,834		75.7	Randall Cook Joseph Diecedue
18.	Soonalote Taogaga	29,890	43,157	92		Lucky Faaitiiti Steve Friedlander
19.	Daniel Walton	28,366	75,298		77.6	Zachary Hart Surace-Smith
20.	Zachary Santino	28,313	29,644		69.3	Nicholas Moore Oldham-Bianchi

ALL TIME RECORD: \$441,104 1st Six Mo Agt
ALL TIME RECORD: \$624,474 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Marc Salvaggi	\$440,714	\$579,190		79.5	Matthew Parks Surace-Smith
*2.	David Guzman	418,971	803,769		70.0	Zachary Hart Surace-Smith
*3.	Alex Torruella	405,690	480,580		71.7	Marian Sertler Sabrina Lloyd
*4.	Tevita Tupouniua	400,615	650,964		73.2	Ofa Tupouniua Steve Friedlander
*5.	Charles Ferrari	354,827	433,031		73.4	Randy Teyssier Simon Arias
6.	Sione Maumau	311,274	436,347		69.0	Ofa Tupouniua Steve Friedlander
7.	Gian-Paolo Diberardo	289,407	376,431		76.2	Krista Thieme Brandon Cooley
8.	Daniel Walton	263,651	499,011		77.6	Zachary Hart Surace-Smith
9.	Nicole Sanders	258,168	486,393		76.1	Matthew Parks Surace-Smith
10.	Ashley Wenning	254,404	366,091		79.3	Daniel Hartwig Surace-Smith
11.	Matthew Sturgeon	242,494	255,564	83		Zach Otto Sabrina Lloyd
12.	Mohammed Moalawi	242,430	327,649		73.3	Syed Quadri Theodore Pappas
13.	Mir Khan	242,053	293,245		80.0	Nasr Quadri Theodore Pappas
14.	London Burnett	237,894	429,840		73.6	Michael Vasu Surace-Smith
15.	Eric Ebbitt	233,316	340,782		71.5	Matthew Diulus Simon Arias
16.	Joshua Cosentino	230,058	300,274		78.8	Brian Welsh Simon Arias
17.	Reynolds Akuamo	229,926	367,240		76.0	Jason Bratin Theodore Pappas
18.	Timothy Watson	225,687	262,270		70.6	Phillip Jenkins Slav Bitman
19.	Michael Shaba	224,137	277,203		73.7	Ryan Bisanz Brian Traboulay
20.	Pamela Altman	218,737	249,535		72.2	Elias Hazen Surace-Smith

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt
ALL TIME RECORD: \$2,262,883 Net ALP

Master General Agents



1. **Matthew Parks**
Cleveland, OH



2. **Zachary Hart**
Columbus, OH



3. **Ofa Tupouniua**
Auckland, NZ



4. **Todd Harding**
Rochester, NY



5. **Marian Sertler**
Schaumburg, IL



6. **Randall Cook**
Baton Rouge, LA



7. **Nicholas Moore**
Rochester, NY



8. **Michael Vasu**
Cleveland, OH



9. **Ryan Wilson**
Middletown, CT



10. **Robert Kanaan**
Halifax, NS

September Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Matthew Parks	\$136,658	\$198,260		78.0	Surace-Smith
2.	Zachary Hart	123,925	259,694		75.2	Surace-Smith
3.	Ofa Tupouniua	96,750	156,143		69.5	Steve Friedlander
4.	Todd Harding	76,121	100,621		71.4	Oldham-Bianchi
5.	Marian Sertler	73,411	90,559		72.6	Sabrina Lloyd
6.	Randall Cook	72,340	96,989		69.8	Joseph Diecedue
7.	Nicholas Moore	71,296	77,333		71.1	Oldham-Bianchi
8.	Michael Vasu	69,648	88,174		69.8	Surace-Smith
9.	Ryan Wilson	64,418	102,040		73.5	Philip Prata
10.	Robert Kanaan	58,657	98,639		69.8	Imran Satti
11.	Ransey Vazquez	57,695	73,114		75.0	Bob Olson
12.	Dustin Dunlap	56,977	56,802		74.0	Surace-Smith
13.	Tere Diamond	55,407	63,851		71.2	Steve Friedlander
14.	Raymond Risucci	55,215	84,450		74.4	Dorian Oldham
15.	Brett Gryska	53,957	94,722		72.8	Oldham-Bianchi
16.	Evan Holzhauser	53,712	90,685		72.2	Giglione-Ackerman
17.	Michael Clemente	51,252	84,347		71.1	Simon Arias
18.	Lucky Faaitiiti	50,645	71,256		74.7	Steve Friedlander
19.	Jordan Chalom	50,422	95,517		71.8	Josh Chalom
20.	William Myatt	50,041	48,478		72.0	Brandon Cooley

ALL TIME RECORD: \$438,277 1st Six Mo Agt

ALL TIME RECORD: \$723,872 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Matthew Parks	\$1,121,013	\$1,780,261		78.0	Surace-Smith
*2.	Ofa Tupouniua	1,074,922	1,542,789		69.5	Steve Friedlander
*3.	Zachary Hart	934,248	2,083,151		75.2	Surace-Smith
*4.	Marian Sertler	651,531	863,015		72.6	Sabrina Lloyd
*5.	Ryan Wilson	649,872	1,033,045		73.5	Philip Prata
6.	Robert Kanaan	629,654	921,110		69.8	Imran Satti
7.	Evan Holzhauser	595,604	812,196		72.2	Giglione-Ackerman
8.	Ryan Bisanz	560,663	857,808		77.7	Brian Traboulay
9.	Raymond Risucci	547,701	801,527		74.4	Dorian Oldham
10.	Syed Quadri	516,266	715,327		74.0	Theodore Pappas
11.	Zach Otto	508,085	539,124		78.5	Sabrina Lloyd
12.	Michael Gerstein	500,894	647,655		75.5	Giglione-Ackerman
13.	Michael Laramie	494,376	822,442		73.0	Steve Greer
14.	Brett Gryska	487,763	905,706		72.8	Oldham-Bianchi
15.	James Keefer	480,818	986,439		78.6	Simon Arias
16.	Daniel Hartwig	462,513	853,155		73.4	Surace-Smith
17.	Jason Bratin	458,591	815,868		72.8	Theodore Pappas
18.	Steven King	457,613	794,938		78.0	Paul Rumbuc
19.	Doreen Ryan-Foti	453,484	2,143,062		74.0	Jatoff-Foti
20.	Bobby Szwaja	434,531	607,210		73.8	Theodore Pappas

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt

ALL TIME RECORD: \$4,468,285 Net ALP

Regional General Agents



1. **Thomas Vena**
Pittsburgh, PA



2. **Brett Gryska**
Rochester, NY



3. **Patrick Bendure**
Columbus, OH



4. **Michael Vasu**
Cleveland, OH



5. **Stephen Hill**
Auckland, NZ

September Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Thomas Vena	\$319,530	\$552,657		71.3	Simon Arias
2.	Brett Gryska	285,471	465,926		73.4	Oldham-Bianchi
3.	Patrick Bendure	278,846	509,407		74.2	Surace-Smith
4.	Michael Vasu	247,341	365,625		74.3	Surace-Smith
5.	Stephen Hill	185,534	280,870		70.8	Steve Friedlander
6.	Paul Kelly	176,558	285,783		70.1	Steve Friedlander
7.	Robert Janev	170,014	223,960		70.8	Sabrina Lloyd
8.	Matthew Parks	153,850	247,131		78.1	Surace-Smith
9.	Evan Holzhauser	129,596	200,567		70.5	Giglione-Ackerman
10.	Bo Gentile	128,817	281,308		69.5	Williams-Zophin

ALL TIME RECORD: \$980,159 1st Six Mo Agt

ALL TIME RECORD: \$1,435,508 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Thomas Vena	\$3,090,481	\$5,022,871		71.3	Simon Arias
*2.	Patrick Bendure	2,413,676	4,374,976		74.2	Surace-Smith
3.	Brett Gryska	2,066,633	3,931,224		73.4	Oldham-Bianchi
4.	Michael Vasu	2,054,247	3,468,706		74.3	Surace-Smith
5.	Robert Janev	1,836,810	2,308,087		70.8	Sabrina Lloyd
6.	Bo Gentile	1,593,005	3,152,258		69.5	Williams-Zophin
7.	Paul Kelly	1,384,410	2,027,208		70.1	Steve Friedlander
8.	Matthew Parks	1,293,935	2,039,292		78.1	Surace-Smith
9.	Evan Holzhauser	1,181,622	1,638,111		70.5	Giglione-Ackerman
10.	Michael Laramie	1,154,686	1,761,648		72.8	Steve Greer

ALL TIME RECORD: TAINA LAMEKO \$5,230,627 1st Six Mo Agt

ALL TIME RECORD: \$8,242,209 Net ALP

State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Simon Arias
CATEGORY I



Eric Giglione
CATEGORY II



David Ackerman
CATEGORY II



Chris Hernandez
CATEGORY III



Sabrina Lloyd
CATEGORY IV



Philip Prata
CATEGORY V



Top Rookie

Christine Judge
Net ALP \$61,674



Top Start-Up

Chris Lussier
Net ALP \$69,978

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias		71.1	\$534,844	\$537,500	100		94
II	Giglione-Ackerman		73.7	\$197,075	\$206,400	95	53.1	149
III	Chris Hernandez		78.2	\$200,654	\$163,400	123	34.1	157
IV	Sabrina Lloyd		70.8	\$171,878	\$129,000	133	51.1	184
V	Philip Prata		73.8	\$83,580	\$98,900	85	25.0	109

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias		71.1	\$4,823,638	\$4,837,500	100		99
II	Giglione-Ackerman		73.7	\$1,704,836	\$1,857,600	92	12.9	105
III	Chris Hernandez		78.2	\$1,567,921	\$1,470,600	107	25.9	132
	Brandon Cooley		72.0	1,265,471	1,470,600	86	11.9	98
IV	Sabrina Lloyd		70.8	\$1,838,680	\$1,161,000	158	71.1	229
V	Philip Prata		73.8	\$952,424	\$890,100	107	39.6	147
VI	Jeremy Welch		69.3	\$897,962	\$774,000	116	13.4	129
	Brian Traboulay		77.7	619,596	774,000	80	21.6	102
VII	Tiffany Roland		73.8	\$750,352	\$619,200	121	29.5	151

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Christine Judge		80.1	\$61,674
	Javier Sandoval		73.1	24,095
	Gevorg Yanukyan		69.1	5,837
Start-Up	Chris Lussier		75.5	\$69,978
	Scott Davis		73.7	54,644
	Chad Panzer		89	42,199
	Jared Cleckner		93	23,539
	Mathew Hart		95	22,214
	Dorian Brown		89	18,694
	Mitch Duplantis		91	17,609
	Jason Adamo		87	15,069
	Stephen Jubrey		100	10,287
	Roger Fung		89	9,507
	Marko Jankovic		89	3,146

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Christine Judge		80.1	\$552,764
	Javier Sandoval		73.1	375,046
	Gevorg Yanukyan		69.1	201,898
Start-Up	Scott Davis		73.7	\$481,879
	Chris Lussier		75.5	370,667
	Chad Panzer		89	97,925
	Mitch Duplantis		91	63,338
	Roger Fung		89	51,908
	Dorian Brown		89	51,691
	Jason Adamo		87	50,933
	Jared Cleckner		93	45,625
	Mathew Hart		95	39,081
	Stephen Jubrey		100	14,664
	Marko Jankovic		89	9,164

Public Relations



1. Viki Farr
CATEGORY I
Canton, MI



2. Rona Pileggi Spano
CATEGORY I
Darien, IL



1. Robin Andrade
CATEGORY II
Kingston, MA



2. Marlene Alen
CATEGORY II
Hollywood, FL



1. Travis Daniels
CATEGORY III
Pittsburgh, PA



2. Karrie Hibbard
CATEGORY III
Indianapolis, IN



1. Ken Altizer
CATEGORY IV
Nebo, WV



2. Paul Winslow
CATEGORY IV
St Louis, MO



1. Travis Daniels
Pittsburgh, PA



1. Karrie Hibbard
Indianapolis, IN



1. Dawn Trudden
Peoria, IL

Public Relations categories are as follows:

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2012 Hire Date

ICEBREAKER: Reps with 2013 Hire Date

PR MANAGER: Overall card growth at the end of the current month over previous year same month.

September Production

Category	Rank	Name	Production in Cards	Manager
I	1.	Viki Farr	2,693	MI/Michelle Baxter
	2.	Rona Pileggi Spano	2,663	Chicago/Dawn Trudden
	3.	Mark Gagliardi	2,475	NorCal & Reno/Chuck Hill
	4.	Malka Arony	1,980	AZ/Beth Farm
	5.	Fran Christie	1,915	BC/Jacqueline Lowe
II	1.	Robin Andrade	3,219	E Mass & RI/Patrena Smith
	2.	Marlene Alen	1,708	S FL/Steve Sanchez
	3.	Brett Hulme	1,074	GA/John Keliher
	4.	Jenny Williams	1,037	WA/Shannon Bennett
	5.	Stefani Morrow	982	Dallas/Jay Bentley
III	1.	Travis Daniels	2,081	PA/Katherine Kidder
	2.	Karrie Hibbard	1,650	IN/Tami Williams
	3.	Cheryl Cook	1,283	PA/Katherine Kidder
	4.	Robin Denham	1,248	KS & NW MO/Cindy Cleary
	5.	Nicole Schneider	1,191	MN/Erica Dalager
IV	1.	Ken Altizer	5,847	WV/Tami Williams
	2.	Paul Winslow	1,826	St Louis/Cindy Cleary
	3.	Christina Stableford	1,395	NC/Rosanna Gill
	4.	Lori Vaughn	1,242	OR/Rachelle Valdez
	5.	Steven Orcheron	945	BC/Jacqueline Lowe
Rookie	1.	Travis Daniels	2,081	PA/Katherine Kidder
IceBreaker	1.	Karrie Hibbard	1,650	IN/Tami Williams

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production

Category	Rank	Name	Production in Cards	Manager
I	*1.	Chuck Hill	23,574	NorCal & Reno/Susan Fuldauer
	*2.	Malka Arony	23,064	AZ/Beth Farm
	3.	Brenda Di Somma	17,516	NJ/Brian Ryan
	4.	Judy Spade	16,045	OH/Michelle Baxter
	5.	Rona Pileggi Spano	13,518	Chicago/Dawn Trudden
II	*1.	Robin Andrade	21,333	E Mass & RI/Patrena Smith
	*2.	Lacy Martin	8,777	Houston/Christa Davis
	3.	Jenny Williams	7,153	WA/Shannon Bennett
	4.	Hether Adams	6,846	Houston/Christa Davis
	5.	Bernard Weaver	6,773	PA/Katherine Kidder
III	*1.	David Blaisdell	13,962	TN & SW NC/Rosanna Gill
	*2.	Mario Soljan	10,386	NZ/Steve Friedlander
	3.	Travis Daniels	9,398	PA/Katherine Kidder
	4.	Nicole Schneider	9,003	MN/Erica Dalager
	5.	Robin Denham	8,255	KS & NW MO/Cindy Cleary
IV	*1.	Ken Altizer	21,920	WV/Tami Williams
	*2.	Christina Stableford	11,114	NC/Rosanna Gill
	3.	Amanda Mlinaz	10,369	WI/Laurie Onasch
	4.	Paul Winslow	9,194	St Louis/Cindy Cleary
	5.	Lori Vaughn	8,828	OR/Rachelle Valdez

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

PR Managers

September Results

Rank	Name	Card Growth	Director
1.	Dawn Trudden	3,393	Denise Gilbert
2.	Tami Williams	2,173	Michelle Baxter
3.	Steve Sanchez	1,943	Billy Sauers
4.	Katherine Kidder	1,932	Denise Gilbert
5.	Polyna Berlin	1,835	Jason Beckman

YTD Results

Rank	Name	Card Growth	Director
*1.	Judy Spade	25,244	Michelle Baxter
*2.	Jay Bentley	15,830	Patti Morgan
*3.	Christa Davis	11,029	Patti Morgan
4.	Chuck Hill	10,360	Susan Fuldauer
5.	Katherine Kidder	9,303	Denise Gilbert

Congratulations to our September Bonus Earners!

Sue Akers	Mark Gagliardi	Carol Matthai	William Slocum
Marlene Alen	Susan Gilbert	Lisa McGee	Mario Soljan
Ken Altizer	Laurie Gruber	Erin McKee	Rona Pileggi Spano
Anthony Anderson	Lisa Guay	Mollie Miller	Donald Spohn
Robin Andrade	Anna Guido-Rohrer	Amanda Mlinaz	Jennifer Sprout
Gabriela Berloni	Jerry Hartnett	Stefani Morrow	Christina Stableford
Lou Nell Busby	Jenny C Hearn	Pater Nielsen	Cynthia Syvanych
Fran Christie	Krissa Hensley	Kevin O'Connor	Jessica Treybick
Cheryl Cook	Karrie Hibbard	Steve Orcheron	Leo VanDenBussche
Amanda Cross	Brett Hulme	Kathleen Pappas	Bill Verbeten
Travis Daniels	Christan Johnson	Janis Pitts	John Wagner
Carlton Debord	Sandra Knapp	Maureen Roberts	Al Wall
Robin Denham	Marilyn Kohlhase	Chas Robinson	Jenny Williams
Julia Dibartolomeo	Donna LaMontagna	Cassandra Robinson	Laura Wilson
Brenda Di Somma	Larry Lozano	Gary Rothman	Paul Winslow
Vivian Dwyer	Irene Ruryc	Irene Ruryc	
Viki Farr	Lacy Martin	Nicole Schneider	
Lee Fivenson	Stephen Matous	Crystal Senour	

WORLD'S GREATEST BONUS



1 **RYAN KENDL**
\$5,488
Altig-Orlovic

2 **TEVITA TUPOUNIUA**
\$5,244
Steve Friedlander

3 **DUSTIN DUNBAR**
\$4,569
Altig-Orlovic

4 **BRIAN WELSH**
\$4,469
Simon Arias

5 **JOSHUA DISHONG**
\$4,232
Surace-Smith

SEPTEMBER BONUS LEADERS

September Bonus Payout: \$1,203,082
September Bonus Qualifiers: 2,618

\$5,488 Ryan Kendl	\$2,356 Alma Barriga-Gonzalez	\$1,893 John Salvaggi	\$1,619 Al-Karim Walji	\$1,459 Dominic Park	\$1,250 John Passi	\$1,094 Raymond Nichols	\$947 Randy O'Campo
5,244 Tevita Tupouniua	2,354 Matt Flores	1,890 Tibor Simon	1,613 Liliana Avila	1,457 Richard Edwards	1,244 Gary Bowen	1,094 Lucy Pene	944 Garret Kun
4,569 Dustin Dunbar	2,339 Thomas King	1,886 Elizabeth Hughes	1,611 Herbert Stell	1,457 Nicole Nalven	1,242 Kevin Haines	1,093 Aliza Villavicencio	943 David Watkins
4,469 Brian Welsh	2,324 Niurka de Armas-Duran	1,882 Ross Ewen	1,604 Darryl Garth	1,457 Bryan Hurley	1,231 Samuel Buckwalter	1,091 America Cruz de la Cruz	940 Lisa Gomez
4,232 Joshua Dishong	2,318 Samvel Tigranyan	1,882 Kareem Mutia	1,602 Daniel Phares	1,456 Lynda Roy	1,231 Daniel Bean	1,090 Sandra Underwood	939 Hector Sartori
4,230 Katie Massart	2,309 Samvel Tigranyan	1,863 Anthony Rizzo	1,599 Teresa Fox	1,456 Debra Dextrateur	1,231 Tony Lauulu	1,090 Dion Dawn	937 Salome Fuimaono
4,137 Bruce Tan	2,309 Collins Appiah	1,861 Erez Shabtay	1,595 Troy Hays	1,455 Barbara Drummond	1,228 Fariba Darvishzadeh	1,089 Mary Ann Gaelic	937 Jimez Parker
3,899 Amy Shui	2,305 Erez Shabtay	1,843 Arie Davis	1,592 Ronald Skinner	1,455 Helen Mikes	1,225 Cindy Ligsay	1,087 Erin Polley	937 Kristopher Tindle
3,577 Ruben Soberanes	2,296 Melissa Losk	1,842 Madison Bendoski	1,589 Brent Bowling	1,451 Vanessa Darrah	1,218 Jovanny Gonzalez	1,081 Lalofau Faaitiiti	934 Alexis Tyson
3,518 Mark Lomonaco	2,288 Aaron Lagier	1,835 Bernard Oliphant	1,580 Justin Germany	1,445 Noel Rose	1,218 Benjamin Jerome	1,076 Eric Thompson	933 Melinda Jacobs
3,494 Max Quasem	2,273 Leonard Paschke	1,832 Peter Hudousek	1,578 Everton Brooks	1,434 Maria Ramirez	1,216 Tinaka Knight	1,075 Diane Ishee	930 Orett Nelson
3,434 Roghie Hassan Loo	2,225 Victoria Perea	1,828 Lesina Ah Sue	1,571 Pearl Perchinske	1,423 Donte Grant	1,212 Thomas Tulowiecki	1,074 Peter Gabranski	930 Steven Goodwin
3,290 Joseph Sarasin	2,223 Elizabeth Leming	1,825 Ashley Wortman	1,571 Harold Durana	1,419 Kehinda Pryor	1,210 Trevor Park	1,073 Roger Weisman	929 Thomas Yarbrough
3,041 Denis Snyder	2,210 Mark Bleier	1,800 Kevin Wally	1,570 Mina Tupu	1,411 Charles Marshall	1,197 Robert Wypasek	1,072 Dariusz Ostrogorski	928 Vu Phan
2,939 Kelly McDonald	2,198 Cleopatra Sola	1,794 Peter Kaplanis	1,567 Jonathan Lamb	1,407 Jason Harris	1,193 Christopher Botelho	1,063 Berenice Proa-Ruiz	927 Todd Jefferson
2,878 Brett Maurice	2,190 Vakhtang Nazaryan	1,784 Todd Homer	1,563 Sarah Vacheresse	1,392 Janice Koch	1,182 Kyle Baird	1,062 Jaclyn Mister	926 Ryan Boomer
2,875 Maijargal Sukhbaatar	2,186 Scott Florin	1,780 Armen Khanyan	1,562 Jesse Atatai	1,392 Sally Wilson	1,179 Steven Stensrud	1,061 Kwanza Mitchell-Bailey	924 Michaela Williamson
2,831 Andrzej Sertler	2,185 Moli Kaufusi	1,773 Larry Alexander	1,558 Pedram Mousavi	1,391 George Kamel	1,179 Michael P Smith	1,061 Sandro Basic	922 Michael Coulthard
2,781 David Ramirez	2,163 Rita Charles	1,770 Rosa Amaya	1,546 Kaylee Kielczewski	1,391 Alix Albright	1,174 Litia Bentley	1,059 Danny Favreau	915 Marielys Montero-Gonzalez
2,767 James Smith	2,161 Sean Feizkhal	1,764 Bradley Kampmeier	1,543 Lora Beronja	1,380 Ugo Menichelli	1,172 Daniel Umbertone	1,050 Taula Fagavao	912 Luke Bressler
2,767 Daniel Li	2,119 Shela Charlot	1,755 Susan daCruz	1,543 Abraham Somavarapha	1,375 Craig Yarborough	1,171 Matthew Kiley	1,048 Toriano Landau-bogan	908 Debbie Hardy
2,755 Xander Davis	2,113 Solomone Havea	1,753 Beth Snow	1,540 Pascal Amar	1,373 Steven Pirrello	1,169 Carol Limbrick	1,045 Andre Hawthorne	907 Francesca Carraro
2,746 Christine Weatherspoon	2,099 Toetu Alosio	1,750 Timothy Cruise	1,534 Samson Adelufosi	1,370 Randall Cook	1,168 Jordan Arcuri	1,043 Christine Araujo	905 Joshua Bowman
2,745 Robert Simmen	2,087 Joselyn Goodrich	1,743 Jazmin Wilson	1,529 Frederick Morine	1,367 James Larkin	1,167 Sofia Cabral	1,043 Jackson Cook	905 Martha Hernandez
2,733 Ronald Rivera	2,080 Elias Boles	1,742 Mike Allen	1,527 Sagar Patel	1,367 Matthew Oickle	1,165 Suzana Serratos	1,038 Mark Harhager	903 Jonathan Haney
2,692 Michael Burningham	2,053 Sonia Ramirez	1,741 Amandeep Gill	1,521 Elizabeth Lo	1,366 Laaina Havea	1,165 Brett Vaneffen	1,037 Jimmy Tchen	901 Pauline Cresswell
2,669 Alfred Uipa	2,046 Soonalote Taogaga	1,727 Benjamin Ainscough	1,515 Sabrina Smart	1,364 Angela DeVivo	1,164 Amber Stevens	1,034 Antwan White	899 Marshall Willis
2,665 Jennifer Holliday	2,024 Maria Diringar	1,709 Steven Sibelman	1,509 Sal Giacchi	1,363 Esther Sua	1,163 Maureen Sarluca	1,033 Matthew Wallace	899 Dawn Selden
2,580 Jennifer Zartman	2,002 Molly Elliott	1,698 Omar Hashimi	1,506 Jeffrey Pearce	1,363 Michael Schumacher	1,161 Casey Kunash	1,030 Joshua Rush	899 Tyler Turner
2,565 Unique Hunnicutt	2,000 Jonni Ng	1,695 Edna Lee	1,503 Jonathan Leitzel	1,360 Violetta Goldman	1,161 Jeremy Bearden	1,024 Carly Ferraro	898 Tyler Souza
2,561 Lineti Pasikala	1,987 Andrew Bishop	1,694 Jonathan Kitzmiller	1,500 Lupe Tanguo	1,356 Clayton Blasa	1,161 Adam Stowe	1,024 Anacleto Arevalo	897 David McMullen
2,544 David Chen	1,987 Miriam Heaton	1,677 Mele Teulilo	1,497 James Aalders	1,352 Ruben Robinette	1,160 Austi Soboleski	1,021 Ryan Burden	895 Lary Johnson
2,535 William Russell	1,971 Marianne Sullivan	1,674 Douglas Wagner	1,497 Rosita Tumpap	1,351 Tiare Hubbard	1,159 Ruben Terrero	1,014 Ronald Hatt	892 Alexander Lazakis
2,485 Roberto Olivares-Roby	1,967 Sherry Schick	1,668 Jennifer Wehrle	1,496 Josee LeBlanc	1,343 Andrew Snook	1,156 Nelson Saladen	1,007 Megan Delaney	889 Mark Caraway
2,472 Beau Bequette	1,961 Richard Pawlasek	1,666 Malia Mafi	1,496 Brock Lampee	1,340 Tara Martinez	1,156 Christin Fenter	1,003 Ernest Powell	887 Donald Gregoire
2,465 Yihao Chen	1,957 Melanie Smith	1,665 David Gonzales	1,494 George Sadjoeeri	1,340 Travis Picklesimer	1,156 Phyo Phyo	1,003 Daniel LaFontaine	885 Michael Turchetta
2,450 Robert Park	1,955 Bruce Viaje	1,662 Estefany Urena	1,493 Matthew Groves	1,339 Cassidy Lunn	1,153 Janalee Lucas	999 Paramjit Sangha	884 Hans Owens
2,390 Elifranc Deus	1,949 Bilal Farsakh	1,651 Sandra Linse	1,489 Aaron Quade	1,327 Christopher McFoy	1,153 Lisa Chaga	999 Janelle Price	880 Adambarage Dealwis
2,375 Bradley Weigand	1,928 Tomika Black	1,649 Ritia Tokahere	1,487 Jacqueline Stewart	1,319 Richard Carter	1,152 Peter McEnaney	996 Ronald Cargill	878 Marlene Solis
2,372 Daniel Hanson	1,914 Ellen Schultz	1,642 Raymond Angeles	1,487 Edward Defurio	1,316 Jinzhou Zhao	1,148 Angel Patryluk	993 Michael Craft	877 Elyse Koven
2,360 Richard Luzaich	1,909 Bernadette Casciato	1,635 Brian Todd	1,475 Glen Sprigg	1,315 Michael Stuver	1,147 Vanessa Hamilton	991 James Crouch	875 Sonja Koryhaio
2,356 Miranda Mortensen	1,900 Annemarie Diola	1,625 Regina Duval	1,461 Kimbrie Kolbe	1,311 Stuart McKenzie	1,145 Scott Remyey	989 Shannon Finnegan	875 Ryan Kissling
				1,308 Lora Beronja	1,144 Cody Toth	987 Fritznel Octave	874 Raquel Hall
				1,308 Ronald Skinner	1,142 John Thornton	987 Shannon Finnegan	874 Jared Bourgeois
				1,300 Kevin Wally	1,140 Kevin Cromwell	979 Andrew Hamilton	869 Teresa Hewett
				1,299 Mele Holani	1,140 Laura Follett	979 Andrea Guyton	863 Renae Hona
				1,290 Niraj Patel	1,135 Lee Smith	976 Lori Winsheimer	859 Lacey Port
				1,289 Brandon Edens	1,133 Stephanie Woodring	975 Alex Meza	859 James Smith
				1,288 Brian Monroe	1,130 Joshua Rauser	971 Melanie Schnipke	858 Coral Ashe
				1,279 Liliya Hrabar	1,128 Gian Trinidad	971 Meghan Modrak	854 Isamaeli Fatu
				1,279 Maria Roark	1,119 Sebastian Montenegro	970 David Robinson	853 Amy Baird
				1,274 Lionel Schwenke	1,118 Barbara Dunovits	970 Cristi Huffman	851 Shawna Wheeler
				1,273 Kelly Hassert	1,118 Donald Wold	969 Michael van Delft	849 Marisela Aguiniga-Monrreal
				1,273 Fran Kolos	1,116 Matthew Farrell	969 Jared Teerlink	849 Marie Chabot-Vecera
				1,269 Jasmine Clemons	1,114 Julia Loboda	968 Julia Loboda	848 Timothy Vuncannon
				1,268 Mark Dombrowski	1,112 Carmela Pellen	962 Beverly Sibert	847 David McCusker
				1,266 Anne Strayer	1,110 Heather Miller	959 Sandra Campos	847 Samantha Kaatz
				1,266 Erik Jenkins	1,106 Stephen Braverman	957 Carlo Buhay	847 Daniel Wix
				1,260 Benita Jackson	1,104 Tyler McKnight	956 Karen Davis	846 Vicky Ducharme
				1,259 Kenneth Orlando-Seidel	1,103 Michael Joseph	954 Tyler Kent	836 Victor Rodos
				1,258 Joshua Coates	1,102 Christopher Cannon	952 John Napiza	835 James Brumgard
				1,256 Evelyne Sindle	1,101 Dwayne Watson	952 Nicholas Birdsall	835 Terry Green
				1,256 Heidi Heil	1,098 Jessica Derryberry	950 Bryan Juskiw	831 Lenise Johnson
				1,255 Juri Ogita			
				1,250 James Keefer			
				1,250 Shawn Likins			



WORLD'S GREATEST BONUS - CONTINUED

\$828 Nicole Neary
 826 William Krause
 824 Joseph Shanks
 824 Joshua Baker
 824 Lorraine Law
 823 Rana Garrett
 822 Brandon Clark
 821 Jessica Rosenkranz
 820 Eric Gallant-Munroe
 819 Lina Echeverri
 818 Celic Bell
 816 Tracie Bettencourt-Mejias
 815 Karane Potter
 814 Preeti Sahgal
 813 Holly Lacey
 812 Steve Svendsen
 812 Luis Galvez-Galvez
 811 Nathan Spain
 811 Andrew Sunkin
 809 Antonio Davis
 806 Rati Ropiha
 804 Hans Vandyke
 803 Bryan Jensen
 800 Joemar Neal
 799 Adam Pottebaum
 799 Joe Simoneau
 797 Lafi Papalii
 797 Brittny Rimmer
 794 Brittany Seay
 793 Bethlehem Kristos
 790 Aaron Pohl
 788 Takela Thomas
 786 Lawrence Hauck
 786 Guillermo DeLaVega
 784 Christine Augustus
 783 Janet Majcan
 783 James DePetro
 782 Aisea Ma
 781 Shelly Stambach
 781 Meghan Aubel
 780 Devon Chapman
 780 Kendall Harris
 779 Justin Kearney
 778 Scott Montgomery
 778 Jamie Schulz
 776 Felicia Hodges
 775 Helen Rieben
 774 Benjamin Smith
 773 Regina Harrison
 773 David Williams
 773 James King
 773 Alex Rozotto
 770 Patrick Szydlak
 770 Jensen Millar
 770 Sheree Glover
 767 Charles Firneno
 767 Kade Beck

\$767 Michelle Simons
 766 Scott Hunt
 765 Danicka Wells
 764 Deborah Fortes
 763 Arnulfo Haro
 761 Heather Johnston
 761 Shawn Lewicki
 760 Del Hollern
 759 Gregory Grady
 759 Fabian Callaham
 759 Angel Martinez
 755 Iryna Sushkova
 754 Brian Williams
 754 Teng Lim
 753 Douglas MacFarlane
 752 Heather Cullen
 752 Erna Gasanin
 752 Timothy Nolan
 748 Vatapuia Vavau
 748 Nicoya Terrell
 747 Annecia Hogg
 746 Yadollah Pourjalali
 742 Ricardo Garavito
 741 John Cochrane
 738 Tauava Pitoai
 737 Nicole Wells
 737 Jason Ryan
 736 Steven Lewis
 735 Sandra Tobin
 733 Adam Huck
 731 Ala Awad
 730 Emily Wilson
 730 Herivelto Pereira
 729 Randy Markland
 729 Cassandra Kemp
 728 Denville Loney
 727 Corey Summers
 725 Corey LaVigne
 724 Jennessa Faulkner
 724 Gilbert Padilla
 722 Ansumana Dualu
 720 George Lahamedjian
 720 Billie Gaskins
 719 Patrick Guthrie
 718 Matthew Fahey
 717 Joey Sales
 715 Veronica Sanchez
 715 Austin Moyer
 715 Janaya Stephens
 714 Tevita Tautakitaki
 714 Joseph Kesich
 714 Noel Garcia
 713 Henry McCormick
 712 Gregory Hayman
 710 Henare Tuwhangai
 709 Francisco Gonzales
 709 Steven Bosworth

\$706 Troy Allen
 705 Carlesha Gilmore
 705 Thomas Amaro
 705 Joshua Solomons
 703 Austin Bolz
 703 Dustin Edgell
 703 Brendan Coffey
 703 Danie Frenette
 703 Maria Reyes
 702 John Gross
 702 Sheena Collins
 702 Therese Wells
 701 Devon Gillissie
 699 Christopher Straccialini
 699 Mark Hart
 699 Zakary Paladino
 698 Mark Davies
 698 Isbel Alfaro-Robainas
 693 Joaquin Santos
 692 Ryan Landmark
 691 Tina Bratz
 689 Matthew Shipley
 688 Nicholas Malnati
 687 Kyle Larimore
 687 Rafi Nawabi
 687 Caleb Drake
 687 Natalee Johnson
 686 Byron Prado
 683 Latrevia Terrell
 683 Thomas Bowler
 683 Jake Jones
 683 Patricia Guyton
 682 Chena Blair
 681 Brittny Hawley
 681 Bradley Organ
 680 Richard Schwalger
 678 Jeffery Smith
 678 Yuridia Stoffa
 677 Van Robinson
 673 Alyssa Golka
 673 Brian Mahon
 671 Sarah Micheler
 669 Jordan Coons
 668 Rakesh Ramkarran
 667 Justin Church
 667 Altha Pappas
 666 Ruben Chapa
 666 Eric Hidy
 665 Starla Williams
 665 Luao Leota
 664 Layne Ford
 663 Aaron Parks
 663 Lachelle Candelaria
 662 Nathan Doyle
 661 Kalair Williams
 660 Raymond Dent
 660 John Marshall

\$660 Sara Vaz
 658 Krystal Gordon
 657 Robert Recker
 655 Lamine Diakhate
 653 David Phillips
 653 Angela Bell
 651 Iman Chehli
 649 Lawrence Griest
 649 William Kramer
 648 Dustina Schouwaerts
 646 Kevin Colopy
 644 Elaine Reed
 644 Amy Lucas
 642 Kevin Harden
 641 Patricia Torres De Riddell
 641 Norman Lew
 640 Kyle Butler
 638 Gary Gooden
 638 Melissa Avery
 637 Jason Crawford
 635 Tolise Liu
 634 Jenny Gericke
 634 Nicholas Zachanowich
 633 Trong Tran
 632 Shanita Ellmers
 631 Susan Scott
 631 Everly Harris
 630 Sela Vaomotou
 629 Evan Worrell
 628 Howard Dotson
 628 Derrick Coates
 627 Hakan Ozalpasan
 625 Noah Shahin
 625 Crystal Reeves
 624 Sione Ika
 622 Katalina Halaunga
 621 Rachael Trader
 617 Krystal Elebiary
 616 Jillian Rooks
 613 Corinne Castle
 613 Evalott Tornqvist
 612 Orby Kelley
 611 Fiorella Valqui
 610 Blaz Korosec
 610 Roger Lance
 609 John Ziomek
 606 Rachel Olson
 605 Ibrahim Bah
 605 Felicia Minazadehadib
 601 Levi Duncan
 601 Dylan Gardner
 600 Kenneth Langley
 599 Kayla Bisinger
 598 Preston Richey
 596 Lisa Jones
 596 Teryn Lieurance
 596 Louis Anderson

\$593 Katrina Campbell
 592 John Donovan
 592 Stephanie Smith
 591 Emidio Ferritti
 589 Maria Thrasher
 588 Jake Colpitts
 587 Vann Durham
 584 Tina Phongsavath
 583 John Ames
 583 Shane Gareau
 582 Bryon Eddinger
 581 Samneang Prom
 581 Heather Hewitt
 579 Hal Klein
 578 Bryan Lewars
 578 Harriette Glean
 577 Louis Bloukos
 577 Nikki Crosby
 576 Jennings Hatfield
 575 Kasie Greenwalt
 575 Michael Perkins
 574 Michelle Crowe
 574 Meghan Andres
 573 Harvey Quinn
 572 Joshua Goodman
 572 Jill Daniels
 570 Jared Arwine
 570 Julian Vargas
 569 Michael Musso
 568 Karin Logan
 568 Susan Francis
 568 Benjamin Brooks
 567 Raymon Reynolds
 565 Robert Dougherty
 565 Antoinio Hernandez
 563 Ryan Tomajcik
 562 Larry Diggins
 562 Magdalenene Franklin-Holmon
 560 Kimberly Temms
 560 Meaghan Kehl
 559 Andrew Edler
 559 Kasali Kotun
 559 Patrick Knouse
 557 Paavo Cymanow
 555 Rob Speers
 554 Michelle Stamps
 554 Igor Melcharek
 554 Jennifer VanKerckvoorde
 554 Lloyd Nwankwo
 553 Samantha Drifka
 553 Olive Faalavaau
 552 Kamesha Gully
 552 Marie Guzman
 552 Robert Szymanski
 551 Jessica Burrows
 549 Lambros Svingos

\$548 David Glenwright
 546 Ifeanyi Ufondu
 545 Ramin Alizadehshabani
 545 Corey Dishmen
 543 Vaiputasi Liaiga
 542 Ye Yu
 542 Ashley Robbins
 541 Chris Koeller
 541 Cherri Xie
 540 Elizabeth Conley
 539 Trevor Looney
 539 Lesly Lindgren
 538 Tamara Hinds
 538 Katelyn Anderson
 537 Lauren Dranitsaris
 536 Lorena Barriere
 535 Christopher Rodriguez
 535 James Quinlan
 533 Ronald Friedlander
 533 Howard Kaplan
 532 Valerie Schank
 532 Jennifer McDonald
 532 Juliana Stravato
 531 Sarah Dulany-Gring
 531 Jeffrey Hall
 531 Nyree Simmonds
 531 Anita Alexander
 530 Tamra Bloom
 529 Nitin Patel
 529 Felicia Ornelas
 529 Jorge Guerra
 528 Brandon Armella
 527 Angela Pronti
 527 Denise Nysten
 526 Catina Ewen
 526 Kayla McIver
 525 Vishwanath Sankaran
 525 Brian Levanduski
 524 Benton Tong
 524 Curtis Phelps
 522 Andrew Swisher
 521 Kristina McLain
 519 Andrew Creamer
 519 Patti Heller
 518 Cale Jasper
 517 Erin Murray
 517 Meakie Grice
 516 Carley Hosley
 514 Jonathan Russell
 511 Alesha Rooplall
 511 Christopher Murray
 509 Kevin Kostenborder
 509 Kaleiokamaile Viena
 508 Jacqueline Lablanc
 508 Edith Hymes
 507 Kelly Roschbach
 507 Christian LaBoy

\$507 Akbar Hosseini
 507 Eric Mangum
 506 Daniel Tafoya
 504 Elizabeth Baxter
 504 Avalua Sausoo
 504 Gordon Chatman
 504 Enes Herovic
 503 Nora Nunn-Murphy
 502 Polina Philbin
 502 Harmony Stearns
 502 Hipolito Guerrero
 500 Gina Eugene



LEADERSHIP BONUS

1



OFA TUPOUNIUA
\$21,238
Steve Friedlander

2



MATTHEW PARKS
\$17,657
Surace-Smith

3



ZACHARY HART
\$17,503
Surace-Smith

4



STEPHEN HILL
\$16,771
Steve Friedlander

5



NICHOLAS MOORE
\$10,876
Oldham-Bianchi

SEPTEMBER BONUS LEADERS **September Bonus Payout: \$740,966**

September Bonus Qualifiers: 805

- \$21,238 Ofa Tupouniua
- 17,657 Matthew Parks
- 17,503 Zachary Hart
- 16,771 Stephen Hill
- 10,876 Nicholas Moore
- 9,230 Michael Romeo
- 9,053 Ryan Wilson
- 8,992 Bo Gentile
- 8,722 Robert Kanaan
- 8,700 Marian Sertler
- 8,287 Matthew Diulus
- 8,135 Lucky Faaititi
- 7,748 Todd Harding
- 7,622 Michael Clemente
- 7,238 Jordan Chalom
- 7,237 Ryan Bisanz
- 7,205 Nicholas Lorence
- 7,098 Michelle Crowe
- 6,853 William Myatt
- 6,806 Tere Diamond
- 6,703 Ransey Vazquez
- 6,622 Brian Welsh
- 6,556 Bobby Gujral
- 6,548 Andre Bent
- 6,193 Kyle Johnson
- 6,094 Marisa Willgruber
- 5,469 Souleymane Bah
- 5,429 Robert Dunn
- 5,421 Sara Welch
- 5,355 Ryan O'Malley
- 5,269 James Keefer
- 5,267 Michael Gerstein
- 5,249 Randall Cook
- 5,207 Ryan Hall
- 5,192 Cynthia Schneiderman
- 5,173 Stephen Jeung
- 5,135 Bobby Szwaja
- 4,890 Michael Vasu
- 4,809 Jason Bratin
- 4,796 Raymond Risucci
- 4,652 Brett Gryska
- 4,568 Brandon Teter

- \$4,466 Stuart Xu
- 4,429 Daniel Hartwig
- 4,114 Steven King
- 4,083 Matthew Girard
- 4,000 Dustin Dunlap
- 3,970 Lesina Ah Sue
- 3,899 Jake Yagjian
- 3,895 Alexandra Graham
- 3,706 Randy Teyssier
- 3,688 Evan Holzhauser
- 3,607 Sokol Fazliu
- 3,471 Rita Haidinger
- 3,419 Mavrick Fredericks
- 3,416 Joshua Jackson
- 3,407 Craig Stropf
- 3,404 Michael Mandella
- 3,356 Denise Berrios
- 3,335 Natalie Wagner
- 3,306 Patrick Cremeans
- 3,268 Patrick Rieger
- 3,256 Melne Lewis
- 3,101 John Ophals
- 3,049 Elaine Kulawiak
- 3,021 Lleison Martinez
- 2,918 Kascey Williamson
- 2,890 Marc Salvaggi
- 2,869 Minh Phung
- 2,740 Thomas Vena
- 2,687 Samuel Cohen
- 2,655 Syed Quadri
- 2,648 Elias Hazen
- 2,587 Jonathan Maust
- 2,554 Travis Picklesimer
- 2,532 Adeyemi Akinade
- 2,466 Thomas Soloweyko
- 2,450 Matt Pflueger
- 2,445 Ho Tran
- 2,407 Trevor Mayer
- 2,402 Tevita Tupouniua
- 2,373 John Napiza
- 2,352 Magda Figueiredo
- 2,270 Dan Nebraski

- \$2,265 Ratu Kani
- 2,261 Scott Sonnenberg
- 2,233 Juan Cardona
- 2,225 Krista Thieme
- 2,194 Cara DeFiore
- 2,164 Chad Potts
- 2,154 Hal Herman
- 2,150 Lily Tchen
- 2,104 John Conard
- 2,058 Amie McCracken
- 1,993 Mark Corkrean
- 1,948 Jason Ryan
- 1,942 Darren Miller
- 1,910 Laaina Havea
- 1,904 Brandon Summerton
- 1,837 Atta Saleh
- 1,836 Samantha Sliger
- 1,770 John McGrath
- 1,766 Daniel Bauer
- 1,748 Andrew McQuade
- 1,727 Levi Stearns
- 1,705 Robert Schneiderman
- 1,666 John Collins
- 1,664 Christopher Akins
- 1,661 Sharif Grays
- 1,658 Ibrahim Bah
- 1,649 Mario Chavez
- 1,649 Michael Laramie
- 1,618 Alfred Taren
- 1,615 David Hefflin
- 1,613 Ruben Santillana
- 1,606 Randolph Souliers
- 1,602 David Thornton
- 1,576 John Keiderling
- 1,555 Kevin Huber
- 1,540 Paul Samra
- 1,535 Danny Favreau
- 1,482 Samneang Prom
- 1,470 Humberto Quintero
- 1,455 Richard Barbour
- 1,403 Jahara Lewis
- 1,390 Aaron McLean

- \$1,389 Carlos Arballo
- 1,384 Sebastian Kazek
- 1,383 Chad McLaughlin
- 1,361 Patrice Amador
- 1,352 Ala Awad
- 1,331 Jose Carvajal
- 1,331 Brandon Marshall
- 1,318 Scott Kim
- 1,306 Jeremie Dupuis
- 1,305 Erin Allen
- 1,300 Nicholas Scordos
- 1,294 Meaghan Kehl
- 1,263 Timothy Kieran
- 1,254 Dorothy Niederer
- 1,240 Zach Otto
- 1,239 David Wang
- 1,218 Alex Torruella
- 1,189 Mike Allen
- 1,185 Dick Nakatani
- 1,178 Jordan Albright
- 1,176 Lisa Richardson
- 1,176 Soonalote Taogaga
- 1,171 Christopher Hintz
- 1,151 Steve Marker
- 1,126 Daniel Walton
- 1,124 Zachary Santino
- 1,110 Edwin Rodriguez
- 1,080 Matthew Turnquist
- 1,075 Norman Candelore
- 1,072 Teo Underhill
- 1,058 Nicholas Engrav
- 1,048 Henry Ingraham
- 1,043 Christine Araujo
- 1,041 Robert Shafer
- 1,035 Sandra Underwood
- 1,027 Joshua Cosentino
- 1,026 Clinton Spaeth
- 1,022 Christopher Earle
- 1,019 Gabriel Feldmann
- 1,018 Lauren Frazer
- 1,015 Jahara Lewis
- 1,013 Jamal Simmons

- \$1,002 Alireza Yaesubi
- 1,001 Aaron Ralston
- 995 Violetta Goldman
- 989 Craig Winkelman
- 984 Patrick Stenglein
- 984 Vatapuia Vavau
- 977 Dustin Rushin
- 967 David Guzman
- 957 Ryan McIntosh
- 951 Danielle Roberts
- 931 Ari Bykofsky
- 913 Rita Charles
- 903 Justin Crawford
- 903 John Leggio
- 886 Darron Hacker
- 874 Gregory Graham
- 873 David Rigney
- 873 Harold Durana
- 871 Alex Grakhov
- 861 Milica Zivkovic
- 861 Tony Geer
- 855 Brian Zuzick
- 853 Leticia Fields
- 850 Corey Helly
- 850 Unique Hunnicutt
- 835 Sione Maumau
- 812 Britton Costa
- 811 James DePetro
- 804 Scott Wheeler
- 793 Carl Carlberg
- 793 Gian-Paolo Diberardo
- 778 Tina Phongsavath
- 773 Reynolds Akuamoa
- 769 Liliana Avila
- 765 David Nham
- 762 Robert Snively
- 756 Tiara Manning
- 755 Sonia Tyner
- 748 Garik Petrosyan
- 746 Sean Velasquez
- 745 Derek Cotton
- 744 Jessica Santamarina
- 728 Jason Reed
- 727 Kevin Talbot
- 718 Jordan Clark
- 717 Kenneth Ford
- 717 Carlo Buhay
- 712 Ryan Hernandez
- 711 Jacob DeBoer
- 711 Katrina Campbell
- 710 William Brookshire
- 710 Levar Ellis
- 708 Alta Herpel
- 706 Corey Neff
- 701 Jeffrey Hall
- 700 Jonni Ng
- 699 Peter Hornbeck
- 696 Lisa Martin
- 694 Natalie Linker
- 683 Nicholas Triantafyllidis
- 681 James Reddick
- 679 Jeffrey Miller
- 674 Jonathan Hanaway
- 670 Eric Ebbitt
- 669 Michael Joseph
- 666 Aaron Dupras
- 660 Timothy Wilson

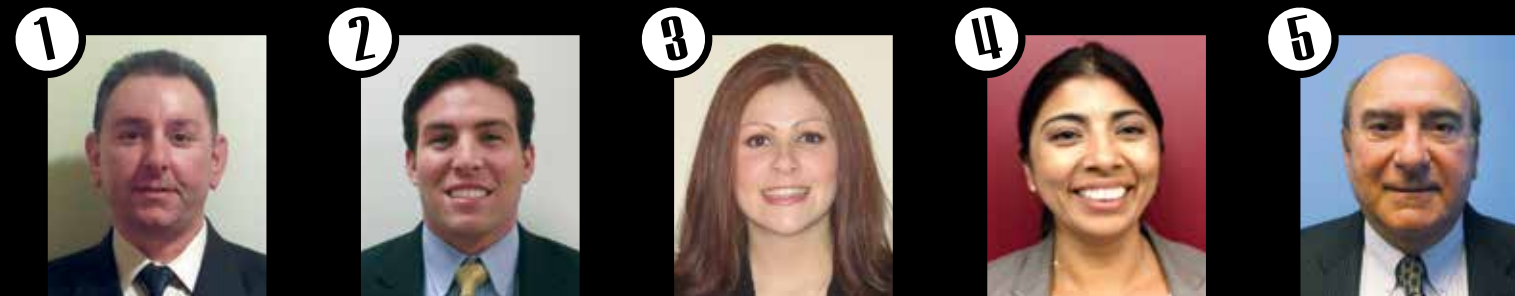
- \$653 Devin Adams
- 651 Tara Weisz
- 648 Gregory VanSuch
- 648 Janel Wilder
- 646 Martha Zelaya
- 644 Kelly Ekker
- 642 Edward Defurio
- 642 Soncyia Williams
- 632 Eric Trautloff
- 631 Lupe Tangulu
- 631 Nicole Jacintho
- 625 Arthur Sigler
- 624 Joseph Cruickshank
- 624 Patrick Szydlak
- 623 Heather Miller
- 619 Victor Restrepo
- 614 Noel Ables
- 611 Andrew McCarthy
- 610 Tom Weller
- 603 Ariana Jones
- 598 Philip Kim
- 589 Jamie Winters
- 587 Beverly Sibert
- 586 Marjorie Hansen
- 584 Steven Bosworth
- 583 Leslie Jacobs
- 583 Erika Spiak
- 577 Paavo Cymanow
- 572 Aaron Parks
- 571 Eric Peyton
- 571 Jensen Millar
- 569 Christopher Rodriguez
- 566 Ashley Wenning
- 562 Polina Philbin
- 557 David Schanuel
- 550 Devin Jump
- 548 James Isip
- 548 Rodney Ward
- 539 Charles Ferrari
- 536 Bruce Mainprice
- 530 Brandon Baker
- 529 Drew Clanin
- 526 Jenna Grula
- 516 Sheila Downey
- 511 Melinda-Rae Lyse
- 505 Bruce Viaje
- 500 Jeremiah Wiskeman

SA/GA DIRECT CODE FIELD TRAINING BONUS

REINSTATEMENT BONUS



1 **LESINA AH SUE** \$7,941 Steve Friedlander
2 **JASON RYEN** \$3,896 Surace-Smith
3 **RATU KANI** \$3,291 Steve Friedlander
4 **CHRISTOPHER AKINS** \$3,155 Laura Fisher
5 **CARLOS ARBALLO** \$2,763 Brandon Cooley



1 **SAMI MOGANNAM** \$5,142 Jatoff-Foti
2 **COREY HELLY** \$1,559 Giglione-Ackerman
3 **NICOLE CONLEY** \$1,427 Oldham-Bianchi
4 **ANNA SENRA** \$1,267 Cohen-Cohen
5 **NABIL SPAHI** \$884 Giglione-Ackerman

SEPTEMBER BONUS LEADERS September Bonus Payout: \$250,527
 September Bonus Qualifiers: 590

SEPTEMBER BONUS LEADERS September Bonus Payout: \$31,961
 September Bonus Qualifiers: 105

- | | | | |
|---------------------------|----------------------------|------------------------------|------------------------------|
| \$7,941 Lesina Ah Sue | \$1,254 Genesisjane Hall | \$934 Dean Jensen | \$695 Antonio Evans |
| 3,896 Jason Ryan | 1,249 Robert Chun | 931 Emmanuel Villasenor | 693 Ellis Mayberry |
| 3,291 Ratu Kani | 1,248 Patrick Szydlak | 928 Les Swain | 681 Joseph Cruickshank |
| 3,155 Christopher Akins | 1,246 Gian-Paolo Diberardo | 916 Mark Diebolt | 677 Brandon Smith |
| 2,763 Carlos Arballo | 1,219 Tom Weller | 904 Leighanne Tompko | 668 Levar Ellis |
| 2,630 Tevita Tupouniua | 1,215 Arthur Sigler | 900 Justin Crawford | 663 Corey Cox |
| 2,600 Nicholas Scordos | 1,209 Lauren Frazer | 900 Milica Zivkovic | 662 Steven Pirrello |
| 2,352 Lisa Richardson | 1,197 Jamal Simmons | 898 Christian Fahey | 644 Litia Bentley |
| 2,244 Robert Schneiderman | 1,197 Phillip Kim | 887 Devin Adams | 630 Yussuf Elzein |
| 2,145 Teo Underhill | 1,185 Jonathan Hanaway | 881 Patrick Morrison | 629 Troy Hays |
| 2,133 Zachary Santino | 1,170 Kevin Talbot | 864 Christopher Straccialini | 623 Pamela Altman |
| 2,070 Sandra Underwood | 1,170 Gregory VanSuch | 864 Ruben Santillana | 622 Jacob Raine |
| 2,030 Jahara Lewis | 1,167 Steven Bosworth | 850 Marcus Street | 620 Jarrett Sotolongo |
| 1,907 Jeremie Dupuis | 1,166 Leslie Jacobs | 846 Michael Coulthard | 619 Charles Ferrari |
| 1,901 Danielle Roberts | 1,164 Alex Grakhov | 839 Christine Araujo | 617 Everton Brooks |
| 1,825 Rita Charles | 1,148 Beverly Sibert | 835 Sheila Downey | 615 Erika Hudson |
| 1,630 Clinton Spaeth | 1,142 Jensen Millar | 834 Ashley Wenning | 603 Daniel G Johnson |
| 1,625 Britton Costa | 1,137 Aaron McLean | 833 Scott Swint | 601 Cameron Cimino |
| 1,583 Meaghan Kehl | 1,128 Scott Wheeler | 825 Robert Snively | 600 Sara Vaz |
| 1,562 Sione Maumau | 1,118 Kierra Goodwin | 806 Moli Kaufusi | 594 Robert Drake |
| 1,554 John Leggio | 1,115 Ryan Hernandez | 802 Paulo Miranda | 593 Ellen Schultz |
| 1,475 Samneang Prom | 1,091 Katrina Campbell | 795 Eric Peyton | 587 Jason Crawford |
| 1,463 Brandon Marshall | 1,089 Lisa Martin | 792 Kyle Taylor | 585 Casey Kunash |
| 1,461 Alex Torruella | 1,077 Marjorie Hansen | 788 Jason Theriot | 581 Tiffany Zellhart |
| 1,456 Dywon Davis | 1,073 Bruce Mainprice | 782 Gregory Graham | 573 Daniel LaFontaine |
| 1,444 David Rigney | 1,057 Alta Herpel | 781 John Nieves | 570 Jessica Smith |
| 1,438 Alexander Dorey | 1,036 Liliana Avila | 780 Grant Myers | 569 Joy Horcajo |
| 1,436 Peter Kwiatkowski | 1,035 Jorge Guerra | 772 Gretchen Crady | 562 Corey Helly |
| 1,434 Kenneth Ford | 1,012 Timothy Bugge | 765 James DePetro | 557 Maria Ramirez |
| 1,433 Carlo Buhay | 1,006 Drew Clanin | 758 David Chen | 553 Timothy Hayes |
| 1,409 Danny Favreau | 1,003 Jamie Winters | 756 Eric Trautloff | 549 Zoltan Krecsko |
| 1,401 Jeffrey Hall | 995 Janel Wilder | 755 Charles Belt | 545 Kyle Butler |
| 1,385 Leticia Fields | 995 Garik Petrosyan | 751 Helen Davidson | 542 Brian Hutchings |
| 1,359 Jeffrey Miller | 975 Ari Bykofsky | 743 Arthur McDonald | 539 Ronald Rennich |
| 1,342 Abdul Yusuff | 969 Peter Hornbeck | 743 Kasali Kotun | 534 Nicholas Triantafyllidis |
| 1,340 Craig Winkelman | 963 Mynor Lemus | 742 Soneya Williams | 531 Allison Hanson |
| 1,332 Ibrahim Bah | 962 Duane Shaw | 740 Harmony Stearns | 526 Holly Lacey |
| 1,317 Jacob DeBoer | 956 Kelsey Mitchell | 740 Michael Dalton | 524 Christine DiSanto |
| 1,316 Sonia Tyner | 955 Jordan Albright | 740 Adam Huck | 521 Daniel Hathorn |
| 1,316 Michael Joseph | 950 Joseph Abram | 738 Christopher Spencer | 508 Brandon Baker |
| 1,284 Edward Defurio | 943 Teng Lim | 723 Richard Nypower | 506 Brandi Hershey |
| 1,263 Lupe Tangulu | 939 Edwin Rodriguez | 702 Stacie Powell | 505 Niraj Patel |
| 1,261 Nicole Jacintho | 938 Marc Salvaggi | 699 Bert van der Werff | 504 David R Nelson |

- | | | | |
|-----------------------|-----------------------|---------------------|-------------------|
| \$5,142 Sami Mogannam | \$884 Nabil Spahi | \$696 Mitchell Look | \$582 Dason Phaul |
| 1,559 Corey Helly | 842 Herivelto Pereira | 682 Craig Winkelman | 555 Scott Smith |
| 1,427 Nicole Conley | 723 Joseph Faisant | 618 Bradley Weigand | |
| 1,267 Anna Senra | 708 Robert Recker | 591 Ryan Vopat | |

4 BONUS TOTAL: \$2,226,537

WORLDS GREATEST \$1,203,082	LEADERSHIP \$740,966	SA/GA TRAINING \$250,527	REINSTATEMENT \$31,961
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FOUNDERS CLUB

September 2013 Qualifiers — Outstanding Producers & PR Representatives:



Max Quasem

Cohen-Cohen
29th Qualification
\$62,216 Net ALP
87.4 Ret



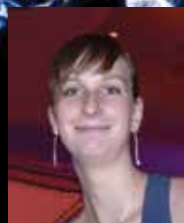
Ryan Kendl

Altig-Orlovic
8th Qualification
\$103,648 Net ALP
85.2 Ret



Roghie Hassan Loo

Josh Chalom
8th Qualification
\$76,737 Net ALP
82.3 Ret



Katie Massart

Altig-Orlovic
7th Qualification
\$88,765 Net ALP
85.6 Ret

Directors of the Month



Driving Excellence

Sales Director of the Month

Leaders growing leaders!

Martin Groves

Martin had 22.4% growth over September 2012.



PR Director of the Month

Leaders growing leaders!

Denise Gilbert

Denise is the Top Director for September 2013 with 59.69% Lead Growth.



Perspective



Scott Smith

President
& Chief Marketing Officer

Understand: It's That Time of The Year *Opportunity Capitalization*

Many in our field sales force are playing in the fourth quarter for the first time. And while the fourth quarter is often associated as the home stretch or the nearing of finishing and achieving your desired destinations, it is a time of year in which you must gear and prepare for success.

For it is at this time of year that if you do not prepare for success, you surely prepare for failure.

Let's face it — with opportunity comes the need to possess a strong work ethic, to be efficient and to have an internal motion to drive you past the challenges that come with being an agent at AIL/NILICO. And the November-December season is full of challenge. But try this: escape the challenge and replace it with positive mental thoughts on *opportunity capitalization*.

What are the November-December challenges? They are bad weather, focus on holidays, people traveling. People are spending their money on tangible items, and it is a period in which goals are achieved or goals are abandoned. Consider making the challenge your ally and not your foe!

Think of the holiday season as one in which family emerges as greater than at any other time of year. Believe that, as compared to any other time of year, more people are home and more available than ever.

Most of all, believe that you take pride in rising to all challenges — including end-of-the-year challenges — and that is why you enjoy success and why you rise to meet opportunity. You see, winners don't just chase opportunity, they capitalize on opportunity. Call it Opportunity Capitalization. It is truly your attitude and your perspective that will set the table for your achievements. Visualize greatness!

And why not capitalize on every opportunity being thrown your way. How about the personal recruiting referral that's pays you a \$500 bonus

per personal recruit! Just in time for holiday shopping! I mean, come on... \$500 just for offering *Opportunity Unlimited*?

Find a former business associate, member of your church, someone from the health club, a fellow season ticket holder or anyone who's name is not in RMS. Recruit them and receive \$100 when they code. Then, when they write \$2,000 Net ALP by December 31st, receive an additional \$400! And you just bring in the recruit! If you're not in management, there is no requirement that you be the trainer.

Sometimes you have to go out and capitalize on the opportunity you create. Sometimes you get to go out and capitalize on the opportunity created for you.

“Winners don't just chase opportunity, they capitalize on opportunity.”

Your perception of difficult versus easy, opportunity versus obstacle and failure versus success is the first, and most influential booster (or impediment) to achieving success... and capitalizing on opportunity.

If you believe in your potential and work ethic, you have already slain the biggest dragon of all — self-doubt. When self-doubt is eliminated, your destiny comes under your complete control.



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